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THE FIELD AND STABLE.

Foot-Rot, or Malignant Foot-Distemper.—Symptoms—Prognosis—Treatment.

From Our Special Correspondent.

CHAMPAIGN, Ill., Nov. 14.

FOOT-ROT, OR MALIGNANT FOOT-DISTEMPER. The disease known by the name of foot-rot is a chronic inflammation of the feet of sheep, affecting chiefly of those parts of the feet known by the name of coronets, where the hoofs join the skin. It has been observed originally only in highly-improved sheep with fine wool, especially in Merinos, and is said to be developing a contagion already during the first few days of its existence. This contagion is supposed to be bound to the secretions of the sores and nicers on the feet by its physical properties, however, are not known. It has also been asserted that the disease is communicated by those secretions or exudations being brought in contact with the feet of healthy sheep; and that those exudations, deposited or wiped off on the grass of the pasture, on the hay, straw, or manure in the sheep-pen, etc., will bring on the foot-rot to healthy animals, if the latter pass over those infected substances, and come in that way into contact with the contagion. Artificial inoculations, however, have given but very uncertain and doubtful results—uncertain, at least, so far as the same results probably would have been obtained if any other ichorous matter had been inoculated; therefore it is very possible that the contagion or the infectious properties consist simply in the ichorous condition of these exudations, and that an infection is accomplished in the same way in which it will be if any other matter of the ichorous character, such as comes from decaying or mortified tissue, is brought into contact with a fresh wound, or, what would make no material difference with such a loose and porous skin as that of the extremities of Merinos, especially if that skin has been previously softened and loosened by the influence of wet and continued moisture. It is a fact which cannot be denied, that the influence of moisture and wet, of mud and dirt, pasturing fine-woolled sheep on swampy and wet land, and keeping the same in wet and muddy pens and dirty stalls, will, to say the least, advance the disease considerably; whereas dry weather, dry pastures and pens, and clean stalls have a beneficial influence, bring the disease to a stop, and prevent a further spreading. Therefore, notwithstanding that a communication by means of the contagion is generally considered as the principal cause and the means of propagation, it is very possible that a continual exposure of the feet to wet and moisture, especially in swampy fields and sloughs, wet and dirty yards and pens, constitutes the primary, and, maybe, the principal cause; for, first, the disease never occurs—provided the same is not mistaken for the apathous foot-disease (foot and mouth disease)—where the sheep are neither kept nor driven on wet ground, swamps, or sloughs, and have in their pens or stalls a good bedding of dry sand; secondly, dry weather diminishes the disease in spite of the contagion; and, third, a mere surgical treatment is perfectly sufficient to effect a cure. If we consider, further, that highly improved sheep with fine wool, such as the soft, tender, and effeminate Merinos, which have a more delicate skin than any other breed of sheep, are attacked almost exclusively; that continual wet and moisture, as also long travel over rough and muddy roads, must exert their influence a great deal sooner, and in a more destructive manner, upon the delicate skin, and also upon the whole constitution, of those delicate and highly-improved animals, than upon any other breed; we necessarily must come to the conclusion that those injurious influences are well able to cause morbid changes, and even ulceration and destruction, not only of the coronets, but also of the interior parts of the feet of those fine-woolled Merinos. Moreover, injuries and external injuries have in a like manner, and especially in Merinos, far sharper skin, any other domestic animal, a more tedious curing, and a greater tendency to lead to decay, and to terminate in ulcerations and destruction, than in the case of the existence of a specific contagion, such a one as we find in the apathous foot-disease, is not at all necessary to explain the propagation of foot-rot, especially by as large an extendation produced from a decaying and mortifying tissue will always assume more or less infectious properties, due to the fact that it will be of a coming in contact with it, and will, either by closing its pores, and being partially absorbed, or by directly introducing decay and decomposition, soon exert its corroding and destructive influences, and produce sores similar to those from which it came; in other words, will produce foot-rot.

SYMPTOMS.

The animals generally commence to limp with one foot; the hoofs of that foot show increased heat, and the coronal and the skin of the cleft of that foot are reddened. Within a few days, we find on the coronet, or, rather, on the border of the coronary ligament and of the crust of the hoof, an exudation of a thin and viscous fluid or matter, and within the cleft, between the hoofs, we find, especially around the heels, already more or less separation of the horn from the coronary ligament. That thin and viscous fluid soon assumes a purulent appearance and corroding properties; therefore, although itself originally a product of the disease, it soon becomes an agency in the further destruction connected between the coronary ligament and the hoof, and, by penetrating the fleshy parts of the foot below, the latter, and the bones, necrosed, or partially separated from the same. Consequently more or less matter, that is, as often as any bone may be found necrosed or partially separated from the tissue, which, after that has been done, the soon-to-be astringent and corroding medicines may be applied, in order to stop the production of the ichorous matter, and to change, or to destroy the old sinewous surfaces. Which remedy may be chosen is of less importance than a good and careful application. Powdered sulphate of copper, nitric acid, powdered sulphate of copper and tar, chloride of lime, butter of antimony, nitric acid, and especially creosote and carbolic acid, constitute the chief and most reliable remedies. Extensive ulceration and morbid granulation (so-called proud flesh) of the laminæ is best treated with either nitric acid, creosote, or a concentrated solution of carbolic acid. These acids, however, must be applied very carefully, which can be done very well by means of a small piece of sponge tied to a stick of convenient length. In less severe cases a more diluted solution of carbolic acid will be of good service. Still, the more thoroughly the knife is used, the less medicines are required. Strict cleanliness is always one of the most essential points.

VETERINARIAN.

THE APIARY.

Wintering of Bees—In Cellars, in Rooms, and on Summer Stands—Care of the Surplus Boxes and Frames.

From Our Special Correspondent.

RURAL HOME, Ill., Nov. 17.

There are several modes of wintering bees, each of which has its advantage under certain conditions. If we have a dry, cool cellar, with windows that can be darkened, we need ask no better place in which to put our bees for their winter quarters. In such a place they consume less stores than on the open stands, that are exposed to all storms and changes of temperature that winter brings in its train. When we put them in this, the top, or cap, of the hive may be removed, in order to allow of a free ventilation upward, while the entrance may be nearly closed. If the room is kept darkened, the bees will make no attempt at flying, and will remain in their quarters. The room should be kept at nearly the freezing point, or if it freezes slightly it will make no difference; the object is to keep the room as near as possible at an even temperature. When we had forty or fifty hives, this mode of wintering pleased us; but, as the number of swarms increased, and the demand for cellar-room became more pressing for other purposes, this mode had to be abandoned, and, for two or three winters, they have been wintered on their summer stands. When wintered in the cellar, care must be had to guard against moisture. Our cellar was so dry and well aired that I supposed it would gather no moisture, as it was under a wing of the house, the library room and separated from the main cellar by a wall. And then the bottom was paved with brick, while three sides of the wall were exposed to the weather, and the cellar was but two feet below the natural surface, with five feet above, and the walls of brick. Most assuredly such a cellar could not gather moisture; but it did, and we lost several swarms by mold from the dampness. The hives had rested on scantling 2x4 inches; consequently were two inches from the brick floor. In February, they were fully examined, and several dead swarms found in the bottom tier, and others were badly molded. They were at once overhauled and placed two feet from the bottom, and air freely admitted on pleasant days. This arrested further injury and taught the lesson that the hives must be raised up from the bottom of the cellar. The following winter the bottom tier of hives were placed sixteen inches above the floor, when there was no appearance of molding. I mention this to show what precautions are to be taken in regard to the use of cellars in the wintering of bees. But, as few farmers have suitable cellars for this purpose, they are compelled to look for the next best place.

WINTERING IN A ROOM.

A dry, cool room, from which the light is excluded, is also a good place in which to put winter bees; but a room in a house were bet air can reach it, as an attic or upper room, is unsuitable for the purpose. A farmer friend of mine had given to him a hive of bees late in the fall, and, in order to safely winter, the hive was put in a dark recess over the kitchen, just under the roof. And the spring the bees were all dead, though having ample stores of honey. These facts go to show that bees must be allowed plenty of fresh air, and free dampness; for I have hear people talk of wintering bees in the ground or outdoor cellars; all of which may be true. I once knew a beekeeper who was always successful, and who wintered his bees in the ground; that is he lived on a sandy plain, where the forest-trees were all pine. The bee-cellar was excavated in the sand, and in the sand, and the walls were built of pine logs, and the cellar covered with sand, in the usual way of putting up out-door cellars. This cellar he said was always wintered in good condition; but, if we should attempt to winter them in our common prairie soil in this manner, the dampness would in most years be excessive. Conditions are so entirely divergent that one is not a criterion by which to judge the other.

WINTERING ON SUMMER STANDS.

This is the most natural mode of wintering bees, and requires the least care; consequently, is the best adapted to the masses of the people, though at the cost of more honey; and yet we must need look well to some of the conditions that are presented in the premises. Where the hives are exposed to sun and rain, the sleet and snow, the alternate thawing and freezing, of unchangeable winters, is not in the most secure condition to insure success. If the swarm succeed in passing safely through the winter, they will not be satisfactorily either to a lawyer, a parishioner, or a moneylender.

Supposing the county should purchase these bees, and the lawyer, the doctor, and them legal evidence, would it strengthen any man's title? Would it add anything to their value? If, then, in any instance, a person should be able to show, either by written or oral testimony, that the books were not correct, he would unquestionably have a right to do so. The Legislature cannot set aside vested rights, or declare who is the owner of a piece of land. The question who has the title, if disputed, is a judicial question, to be determined by judicial decree, rather than by legislative enactments. Such a decree must be by a court of competent jurisdiction, and after an investigation of the facts. The evidences of title cannot be fully set forth in the brief abstracts which have been made from the records.

In the article published in THE TRIBUNE some days since, says: "Landowners do not need judicial controversy to examine titles." They only need a restoration of the evidences of title as they existed at the time." Which is true, but the establishment of the evidences of title establishes the title itself, and these are the evidences they have been lost or destroyed, must be reestablished by a court, for the Legislature cannot find lost papers or take proofs as to their contents.

Again, would the possession of these books by the county in any way essentially aid the land-owners? I think not. Some of the experts can understand them. Let any man not familiar with the business of making abstracts and examine the books of any of the conveyancers, and although he may get an idea of the condition of the title, I think he will soon satisfy himself that he could not form a basis of property from what he can there learn unaided. They contain many interlinations, alterations, and references, which cannot be read or explained except by men experienced in the business. I am even informed by experts that the respective firms would, in many cases, be unable to understand each other's books, and in making up abstracts of title the man who took the minutes from the record, and sometimes the record itself, would have to be resorted to in order to explain the books. On this account they would be of little use as public records.

Again. Before a man can either sell or borrow money on his property he must obtain an abstract of title; and would any lawyer be as well satisfied with an abstract made by the clerk of the county, as by one of the abstract books or copies of them as one made by the present owners of the books? Would any one buy a title with a title bond, and merchantable upon an abstract made by a clerk unacquainted with the rules under which the books were made, and who would not be pecuniarily responsible for any mistakes?

Once more. It is said we must save the books or be true. I once knew a beekeeper who had proved their owners more capable of preserving them than were the authorities of preserving the public records.

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WINTERING IN THE SHED.

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Another case of the kind. Three sets of these books have been saved. Are all, or is only one of them, to be purchased, if all, how can we tell which are the books to not vest, which will be taken as correct?

I have intimated above that doubtful questions of title must be settled by a court of competent jurisdiction. I recently had a case in which every property-owner in Cook County will be forced to this forum. Where parties have abstracts made before the new law went into effect, and litigation is started, the evidence of uninterrupted possession for a number of years, together with an affidavit of the owner that the abstract shows all the incumbrances, will be sufficient for the court to proceed to issue a decree to be obtained after years of struggle, and wasted time and money; but it would be left for our children, and our children's children to hold jubilee fifty years hence if in the meantime the lawyers and courts had not swallowed up all the value of their property) over the closing up of the business.

I said *worthless decrees*. Proceedings "*in rem*" are contemplated by Judge Gary and almost all who have favored any chancery process, whether by regular courts or Commissioners, cannot, however attempted to be by legislation, exclude any claimants in equity from asserting their claims and obtaining an adjudication thereon, whenever they become possessed of the evidence or the means to prosecute. No legislation can close the doors of our courts against them, and, therefore, the decree which, through such summary proceedings "*in rem*," promises to *a brand new title*, clear and unclouded, is not only *worthless* if any equitable claim exists against it, but is a cheat and a delusion. The claim that a *limitation law*, such as is proposed, can debar claims in equity, is a snare, and whoever pays by this means to receive a deed upon his title will be well to ascertain whether he is himself deceived, or whether he is not trying to play a confidence game upon others.

I say boldly that no chancery decree can bind any person having interest in the property who is not made a party in *fact* (not constructively) to the suit. Then who can be *sued* by this process?

Shall we ALL be compelled to go through this fearful warfare, and be ground between the upper and nether mill-stones, to enable the *few* whose titles are clouded to obtain a decree by which they can play the confidence game upon the innocent and unwary? Shall we all go through purgatory to keep communion of one credit, that we can show to others by public record that our *assertion* of ownership is *true*, and that if they loan us money, or purchase of us, they will not be sacrificed in any way upon the faith of our ownership, they will not rely upon a broken reed.

Why should not the ninety-nine sheep, which are safely folded, be left there in security, while the strayed one is sought for and restored?

Now what we want and must have, and what we will have (if *lunacy* does not prevail *shortly* in this as it has done in another question only second to this in importance), as an acknowledgment that uncloaded titles before October 9, were not clouded by the fierce ordeal of that day; and that titles then clouded were not relieved from the cloud by any purifying process consequent upon the destruction of our records; but that every equitable claim would remain, and claim upon our property which then existed still exists; and we do not ask either the Legislature or the courts to assist us in repudiation. All we ask is that the evidences of all such claims which the fire destroyed, and which the county covenanted to preserve safely for us, shall be restored, if not perfectly, as nearly so as it is possible to restore them, in the only feasible mode, and at public cost, instead of by special and strained tax upon us, who have already paid fully for the promised preservation.

We do not want to be told that the county is unable to do this, for we know to the contrary. We are not satisfied to be told that we shall spend the remainder of our lives, and the remnant we have saved from the ruins of most of our possessions, before obtaining a decree that we may possess our own, or in gathering up whatever we can find scattered throughout the world, of the deeds of transfer of our property,—from A. who purchased of government, to B. from whom C. purchased, and so of gathering proofs impossible to obtain of the contents of such deeds in the chain as we cannot recover. We know that not *one in a hundred* can establish by legal evidence the title to his land by any such process, however tedious and expensive; and we know that with most of us the expense would be ruinous. Some one better to surrender *all*, than devote our lives and the remainder of our possessions to this *impossible task*.

Now I ask again, which plan shall we pursue? We need the records, with which there is no trouble in any event, else we never can get through at all.

Then the simple plan is: 1st. Possession of the books, and *all* of the books, and papers and maps pertaining to the same. 2d. Making them the records of Cook County. 3d. Making it part of the Recorder's duty to keep up, by daily posting, these books and papers. 4th. Making it show condition of title of every lot in the county. 4th. Compilation or digest of contents, so far as of the information contained in each *deed all* shall appear in one set: this to be done not *before*, but *after* their possession by the county, and by a commission of experts (to whom all the books and papers shall be delivered). 5th. Making the records, when so digested, evidence of title.

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ELLA

Gentlemen's Winter Fashions.

From the New York Mail, Nov. 18.

EVENING DRESS.

Dress coats are made rather longer, narrower, and straighter in the skirts than was fashionable last season. The lapel is small at the top and pointed, rolls low to the wrist seam, and has a medium curve on the front edge. The forepart is cut sufficiently narrow to admit of the lapel laying well back on the breast. Side-edges are introduced on the skirts as a novelty, and the sleeve is finished with a false cuff, having two holes and buttons worked at the wrist. A blue-black West of England cloth is modestly in advance in the correct material, with plain flexible buttons and single-stitched, raw edges. Silk breast facings to the buttonholes, though still fashionable in Europe, are here the exception, and find but little favor.

For dress vests there is a decided inclination to depart from plain black, and neatly embroidered patterns are now very fashionable. Some are edged with cord, bound very narrow, or have a wavy, serpentine braid laid flat on the edge. They are not worn quite so low as formerly, but still sufficiently open to show three studs and button three buttonholes. The "Quiz" or under-vest is now quite out of style.

A bridegroom married in full-dress should wear a white vest, a neatly embroidered one Marseilles being the most appropriate.

Dress trousers are cut moderately easy to the leg, with a medium spring over the boot, and are frequently made with a cord or braid laid on the side seam.

SEMI-DRESS.

For a morning wedding reception and semi-formal occasions the correct costume is a Prince of Wales frock coat of plain blue-dressed cloth, with silk breast-facings and worn buttons, a white double-breasted waistcoat, showing distinctly above the turnover of the coat, and self-colored lavender "promenade" (i. e., improved sailor's knot, or "Royal Dane" scarf and gloves to match.

A bow, or "tie" displaying shirt studs should never be worn except for full dress. Some of our swells are wearing buff-colored kerseymere waistcoats at the theatres or when making calls, and they look very stylish.

TITLES AND ABSTRACTS OF TITLE.

To the Editor of The Chicago Tribune:

The question of the restoration of titles has been ably discussed in your editorial columns and in communications from well-known lawyers, but it seems to me has not yet been exhausted.

There seems to be an impression with many that titles may be re-established by an act of the Legislature declaring the abstract books which have been preserved public records and evidence of title. Of course these books might be made public records; but they would be no more valuable as evidence of title than they now are, and the information which could be obtained from them as public records would be no more reliable than that which may be derived from them at present.

The abstracts made by any of the conveyancers who have preserved their books were, to a certain extent, evidence of title; but in no sense of the word were they will not be satisfactory either to a lawyer, a purchaser or a moneylender.

Supposing the county should purchase these books, and the lawyer, the doctor, and them legal evidence, would it strengthen any man's title? Would it add anything to their value? If, then, in any instance, a person should be able to show, either by written or oral testimony, that the books were not correct, he would unquestionably have a right to do so. The Legislature cannot set aside vested rights, or declare who is the owner of a piece of land. The question who has the title, if disputed, is a judicial question, to be determined by judicial decree, rather than by legislative enactments. Such a decree must be by a court of competent jurisdiction, and after an investigation of the facts. The evidences of title cannot be fully set forth in the brief abstracts which have been made from the records.

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INSURANCE.

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OF

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EXCHANGE CO.,

New York.

Risks Written at Fair Rates.

Underwriters' Agency,

OF NEW YORK.

Cash Assets, After paying Chicago Losses,

$2,500,000.

We are paying losses in full as fast as adjusted, by Sight Drafts on New-York.

ADJUSTING OFFICE,

60 South Canal-st.,

SECOND FLOOR.

FIRE INSURANCE

Risks written on Dwellings and other property, at the Local Offices,

62 South Canal-st., 2d floor, and 475 Wabash-av.

OGDEN, SHELDON & SCUDDER,

AGENTS.

The following is published for the information of Policy Holders in the

Ætna Insurance Co.,

OF NEW YORK.

NEW YORK, Nov. 16, 1871.

GENTLEMEN: By order of Court appointing me Receiver of the Ætna Insurance Company of New York, the creditors of the Company are required to present their claims to me on or before 1st proximo. Please give immediate notice of the fact to the policy holders in your city.

Very truly yours,
F. A. CONKLING, Receiver,
170 Broadway, New York.

Immediate action of policy holders is requested, in view of above,

MILLER & DREW,
472 Wabash-av.

NOTICE.

Irving Fire Insurance Co.,

OF NEW YORK.

The assured in the above named Company, who have suffered LOSS by the late fire, and have not yet got in PROOFS, will please do so with the least delay possible, to J. M. SHELYE, Jr., Adjuster for Receiver
S. M. MOORE & CO., Agents,
179 Wabash-av.

REPUBLIC

Insurance Comp'y.

I Continue to Buy Adjusted Claims

AT HIGHEST CASH RATES.

D. K. TENNEY,
164 Wabash-av

BURNED OUT

Policy-holders in the SECURITY LIFE INS. COMPANY, of New York, will please notify me of their present address. Any one needing extension in payment of premium will be liberally treated on application.

C. H. BAKER, General Agent,
756 Wabash-av.

MANHATTAN INSURANCE COM'Y,

Adjustment Office,

608 WABASH-AV.

Parties having claims against this Company will please present the same for adjustment to Messrs. SLY & HILL, 608 Wabash-av., who will also receive for cancellation policies of this Company, under which no loss has been sustained.

T. E. STILLMAN,
Receiver.

DRY GOODS.

FIELD,

LEITER & CO.,

State and Twentieth-sts.,

are daily replenishing their stocks of popular Dress Goods; Cloth and Cassimeres; Blankets Blankets and Flannels; Cloaks, Suits, and Shawls; Gents' and Ladies' Hosiery and Furnishing Goods; Linens, Housekeeping and Upholstery Goods; Prints, Cottons, and Ticks; Knit Worsted Goods; Winter Skirts; Cloaking and Trimming Velvets; Mourning Goods; Black and Fancy Silks; Laces, Embroideries, and Handkerchiefs, etc., etc., at their USUALLY LOW PRICES.

State and Twentieth-sts.

STETTAUERS & WINEMAN,

IMPORTERS & JOBBERS OF

DRY GOODS

AND NOTIONS,

Respectfully inform their friends and the trade at large, that they have opened their new store at

126 Michigan-av.,

Between Madison and Monroe-sts., East Front,

With their former large stock and extensive variety in every Department.

All orders will have our prompt and faithful attention at LOWEST PRICES.

JOHN V. FARWELL & CO.,

247 & 249 Monroe-st.

We are happy to announce that we are in our new quarters with a full line of goods in all departments, which we are offering at the lowest rates. Our facilities are ample to meet the demands of the trade.

Orders will be filled promptly, and satisfaction guaranteed.

CARSON, PIRIE & CO.

DRY GOODS,

At Lowest Prices.

WHOLESALE DEPARTMENT,
329 West Madison-st.

Retail Stores,

No. 138 Twenty-second-st.,

AND

No. 636 West Lake, near Paulina.

CHAS. GOSSAGE & CO.,

(Successors to Ross & Gossage,)

235 & 237 West Madison-st.

Dry Goods.

BUSINESS CARDS.

GAGE BROS. & CO.

WHOLESALE

MILLINERY.

941 Indiana-av., between Twentieth and Twenty-first-sts.

WEST & CO.,

Wax Flower Materials,

FANCY GOODS.

SEA SHELLS BY THE CASE,

Now at 276 Wabash-av., will remove December 1 to 276 West Madison-st.

BROWN BROTHERS,

236 East Monroe street,

(OLD PLACE),

MANUFACTURERS OF

Hyatt's Patent Sidewalk Lights,

AND HUNT'S CELEBRATED

"Dakota" Soft Coal Stoves,

May be found at the old quarters, as above, ready for orders.

HINRICHS & SONTAG,

IMPORTERS OF

French China, and Bohemian

GLASSWARE.

No. 656 State-st., formerly No. 56 Lake-st.

BRICK AND STONE

OLD AND NEW

BOUGHT FOR CASH, BY

LYMAN BRIDGES & CO.,

Dealer in all kinds of Building Materials and Real-estate Houses, corner Carroll and Sangamon-sts.

CHAPIN & CORE,

No. 142 Twenty-second-st.,

WHOLESALE DEALERS IN

Fine Whiskeys

AND IMPORTED LIQUORS,

(In bond) 500 cases imported Champagne, all brands. Also have a full stock of California Wines.

GEO. H. FROST,

City Surveyor & Draughtsman,

500 Wabash-av., basement.

P. D. CLARKE, M. D.,

167 West Madison-st.,

Formerly at 174 South Clark-st.

J. MASON PARKER,

Negotiator of Chicago Mortgages and Real Estate, No. 9 Boston Post Building, Boston. Refers to Hon. Jas. F. Joy, Hon. Hugh T. Dickey, Hon. Mark Skinner.

Window Glass.

P. S. SCHANCK & SONS,
Importers of
Plate and Window Glass, 27 Cliff-st., New York.

BANKING.

The Commercial

LOAN COMPANY

Has purchased, since the great fire, the stone-front building, 125 ARCHER-AV., junction Twenty-second-st., and have resumed business as usual in said building. A first-class fire-proof vault is completed. The patrons of the Bank can deposit valuable papers or articles in said vault without charge.

THE COMMERCIAL LOAN CO. will transact a savings as well as a general banking business, sell bills of exchange on New York, and the principal cities of Europe.

The Commercial Loan Co. has also secured a twenty years lease of the northwest corner of North Clark and Michigan-sts. A fire-proof building and vault is now being built on said lot, and we expect to resume our North Side business about the first day of January next.

FRED. MEYER, Cashier.

TOLMAN WHEELER, President.

TRUSTEES—M. D. Buchanan, Conrad Gehrke, Tolman Wheeler, C. H. Wells, Wm. Sooy, Wm. A. Ewing, Baron Wessels, C. R. Meyer, Thomas Buchanan, Jr., Fred. Meyer, D. Crosshills.

CHICAGO, Nov. 20, 1871.

THE REAL ESTATE LOAN & TRUST CO.,

BANKERS,

AND

Dealers in Foreign and Domestic Exchange,

HAVE RESUMED BUSINESS

At 685 WABASH-AV.,

(Near Fourteenth-st.)

And are prepared to pay all demands in full. Deposits received, and our regular banking business transacted as formerly.

For the accommodation of our West side friends and customers, we shall open an office in a few days in the part of the city.

PERCY LOMBARD, President.
S. A. BRIGGS, Vice President.

On Friday, November 24, 1871,

THE

Commercial National

BANK OF CHICAGO,

Will occupy its new office on Washington-st., between State and Dearborn-sts., adjoining the First National Bank of Chicago.

H. F. EAMES, President.
M. D. BUCHANAN, Cashier.

Dry Goods Bank.

CAPITAL, $1,000,000.

336 Broadway, - NEW YORK.

DIRECTORS.

Jarvis Slade,	Eldridge Dunham & Co.
Thomas J. Eldridge,	Upham, Tucker & Co.
Samuel B. Dana,	John S. & Edwin Wright & Co.
Cornelius N. Bliss,	Spaulding, Hunt & Co.
M. F. Plant,	Lewis & Conger.
Walter H. Lewis,	Townsend & Yale.
Edward M. Townsend,	J. G. Howe & Co.
Frank Woodruff,	
S. S. Palmer,	
James Kimmit, Excel. Hammond & Pomeroy, (Counsel.)	
Hewlett Scudder,	James, Underhill & Scudder.
George F. Victor,	Victor & Arlan's.
Edward Min,	James F. Wood & Co.
Edward D. Poor,	Denny, Poor & Co.
Chas. G. Shaw,	Shaw, Barbour & Co. (of Cincinnati.)
Henry Almy,	Almy & Co.
Wm. Nash,	Whittemore, Peet, Pratt & Co.
Simon Sherman,	J. & W. Seligman & Co.
William P. Brimhall,	

Commercial Bank, Bankers, Merchants, Manufacturers and dealers generally throughout the country are solicited to open accounts on very reasonable terms. Interest allowed on Banks and Bankers' balances.

WILLIAM P. BRINTNALL, President.
CHARLES E. BOGERT, Cashier.

BANK

OF

MONTREAL.

The BANK OF MONTREAL will open a branch office for the transaction of a regular banking business on Randolph-st., opposite the Court House, in the building Bryan's Fidelity Safe Deposit Co., on Monday, the 13th inst.

The permanent office, located in the Union National Bank Building, Madison-st., will be ready for occupation in December.

Sterling Exchange bought and sold, and Letters of Credit issued on the Bank's Office, &c.

Drafts issued on New York, Boston, San Francisco, and all points in Canada.

WM. RICHARDSON, Manager.

EDWARD HAIGHT & CO.

BANKERS,

No. 9 Wall Street, New York.

FIVE PER CENT. Interest Allowed on Deposits.

The business of our firm is the same as any State or National Bank.

Individuals or firms banking with us may deposit and draw as they please, the same as with any Bank, except that we allow interest on all balances (of five per cent.)

We buy and sell Bonds, Stocks, Gold, business paper, and collect bankers' and other drafts throughout the United States, giving prompt returns.

Cushman & Hardin,

BANKERS,

928 Michigan-av., and 10 North Canal-st.

A regular Banking business transacted as heretofore. Accounts of Merchants, Banks, and Bankers solicited. Governments, Gold, etc., bought and sold.

LAZARUS SILVERMAN & CO.,

BANKERS,

562 Wabash-av.,

continue their business as usual. All deposits payable on demand.

LAZ. SILVERMAN & CO.

E. G. EASTMAN & CO.,

BANKERS,

43 SOUTH CANAL-ST.

A General Banking Business Transacted.

City National Bank,

NEW VAULT AND BURGLAR PROOF SAFE,

Corner Washington and Clinton sts.

SAFETY BOILER.

WATER TUBE

SAFETY BOILER.

Experience with several thousand horse-power of BABCOCK & WILCOX BOILERS has demonstrated that they combine the HIGHEST EFFICIENCY, ECONOMY, and SAFETY.

The following firms, among others, have purchased this Boiler:

Deseret & Donner, Sugar Refining Co., New York.....3 boilers, 600 H. P.
Havemeyers & Elders, Sugar Refinery, New York.....6 boilers, 450 H. P.
Matthiessen & Wiechers's Sugar Refining Co., New York.....4 boilers, 300 H. P.
H. O. Havemeyer & Co., Sugar Refinery, New York.....4 boilers, 225 H. P.
Singer Sewing Machine Company, New York.....4 boilers, 134 H. P.
Jessup & Moore, Paper Mills, Wilmington, Del.....4 boilers, 300 H. P.
Calvert Sugar Refinery, Baltimore, Mary.....14 boilers, 760 H. P.
Woolsey Sugar Co., Sugar Refinery, Baltimore, Md.....3 boilers, 600 H. P.

Boilers from of all sizes furnished at short notice. Also, first-class steam Engines.

For Illustrated Circulars, showing estimates, &c., address BABCOCK & WILCOX,
74 Cortlandt-st., New York.

GUNS, PISTOLS, &c.

GUNS, RIFLES,

Pistols, Fishing & Shooting Tackle,

Breech-loading Implements and Fixed Ammunition, Metal Cartridges, Gunpowder, Shot, Lead, Bleeding Powder, Safety Fuse, a general assortment of Sporting Goods, Gunsmiths' Materials, Pocket Cutlery and Nickelene Cups. Agent for Geo. T. Abbey's celebrated pigeon-trap breech loader.

All orders for goods in (or out of) our line shall have prompt attention.

E. K. EATON, 734 State-st.,
Formerly Eaton & Abbey, 101 Lake-st.

E. Sweet, Jr. & Co.,

Civil Engineers and Contractors,

99 *S. Clinton-st., Chicago.*

Contractors for railroad, dock and bridge building.

MISCELLANEOUS.

TAKE WARNING!

Read the article in yesterday's Tribune, on Cholera, and GIVE HEED to its warnings. The free use of the new disinfectant, BROMO CHLORALUM, will purify the bad air in your houses, and DISINFECT EVERYTHING that this terrible disease feeds upon.

Prepared by TILDEN & CO., Manufacturing Chemists, New Lebanon, N. Y.

For sale by all Druggists.

RUPTURE.

The Radical Cure Truss Office of MARSH & BOWLES, formerly of T. Washington-st., adjoining Chesbro's Opera House, is now located at the southeast corner of State and Eighteenth-sts. A new and complete assortment of Trusses, Shoulder Braces, Supporters, Crutches, Bandages, apparatus for Sore Legs, Club Feet, Weak Ankles, Spinal Corrections, etc., we have on hand or will make and adjust with the same scientific accuracy. Wounds a specialty of Hernia (Rupture), Deformities, etc. Orders from the country solicited.

MARSH & BOWLES,
corner State and Eighteenth-sts.

F. S. HUNSON,

NEW ENGLAND MILLS

145 and 147 WEST LAKE-ST.,

Full stock of Hominy, Pearl Barley, Cracked Wheat, Oatmeal Flour, Cornmeal, &c.

WEDDING CARDS,

NOTES, AND ENVELOPES.

A full supply on hand, and constantly receiving all the latest styles. We are fully prepared to fill and shall be pleased to receive orders for all WEDDING, INVITATION, and CALLING CARDS, NOTES, DRAFTS, etc., at the lowest possible rates.

S. P. CRILL BRO., JR., & CO.,
2 Kinzie-st., corner of Kingsbury.

CHICAGO TERRA COTTA CO.

Are now ready to fill all orders of any size of

Window and Door Caps,

Belt Courses, Cornices,

Brackets, Chimney Tops, &c.,

At old prices. Factory and office, near the corner of Sixteenth and Ilenben-sts.

BURNT PAPER.

Writing Perfectly Restored.

The writing on papers badly charred, in fact so much so that great care will be taken to preserve them from falling to pieces, has been perfectly restored by using our Liquor. More than fifty different firms have already used it with perfect success in copying their books and papers. Call at our office, Union Park, corner Madison-st.

N. J. MORRIS & CO.

TOYS.

Vergho, Buhling & Co.'s Retail Store,
934 State-st.

Lipman's Loan Office,

formerly corner Clark and Madison-sts. All pledges not redeemed by 23d inst. will be sold.

A. LIPMAN, 64 Michigan-av.

COAL.

For the convenience of customers residing in the south part of the city, we have opened an office at 118 Twenty-second-st. All orders for Coal left there will receive prompt attention. ROGERS & CO.

Yards, 154 Market-st., and 773 South Clark-st.

HARDWARE.

WHEELING NAILS,

Sheet Iron, Tin Plate,

Horse Shoe Nails. Carpenter's Tools of of the best makes, and very full assortment of SHELF HARDWARE in store and arriving daily, at close prices. by

BRITNALL, TERRY & BELDEN,

Wholesale Hardware,

No. 57 West Lake-st.

I. L. WAYNE & SON,

NO. 14 NORTH CANAL-ST.,

(Late 190 Lake-st.,) have a full line of

Cabinet, Builders' and General

HARDWARE,

Upholsterers' Goods & Undertakers' Trimmings.

Thanking friends for past patronage, we ask a continuance of the same.

BUILDERS' HARDWARE

AND TOOLS.

J. K. TYLER, No. 260 State-st.

BOOTS AND SHOES.

Boots and Shoes.

DOGGETT, BASSETT & HILLS,

HEADQUARTERS AT

522 Wabash-av.,

corner Harmon-court, are now receiving a new stock of

Boots and Shoes,

and are prepared to supply customers.

Weage, Kirtland & Ordway,

WHOLESALE DEALERS IN

Boots & Shoes,

Are receiving a full stock in their new store, No. 23 MICHIGAN-AV., opposite Tremont House, and are ready to supply their old friends and the trade generally. The BEST GOODS AND THE LOWEST PRICES.

Boots and Shoes.

McCORMICK & CLARK, formerly at 87 South Clark-st., have reopened at 49 Madison-st., opposite Sherman House, and are now prepared to supply their customers with good goods at low prices.

Boots and Shoes.

J. T. JEWETT
1031 State-st.

I have opened my business at the above number, where I have the facilities to meet the wants of my old customers, as well as those who may favor me with a call.

SPECTACLES.

MONEY CANNOT BUY IT!

For Sight is Priceless!

But the Diamond Spectacles Will Preserve It.

IF YOU VALUE YOUR EYESIGHT

USE THESE

PERFECT LENSES.

Ground from minute crystal pebbles, melted together, and derive their name, DIAMOND, or assorted of their HARDNESS AND BRILLIANCY. They will last many years without change, and are warranted superior to all others in use. Manufactured by

J. E. SPENCER & CO., *Opticians,*
NEW YORK.

CAUTION.—None genuine unless stamped with our trade mark.

For sale by responsible agents throughout the Union.

W. M. & J. H. MAYO, 466 State-st.,
Jewelers and Opticians, are sole agents for Chicago, Ill. From whom they can only be obtained. No peddlers employed.

RUBBER GOODS.

Rubber and Leather Belting,

HALLOCK & WHEELER,

23 West Randolph-st., have now a full stock of the above. Also Engine and Conducting Hose, Rubber Clothing, and Rubber Goods generally.

WATCHES AND JEWELRY.

Great Reduction IN

WATCHES

JEWELRY,

Silver Goods, Fans,

CLOCKS AND BRONZES.

Fancy Goods, Cutlery and Table Ware.

GILES, BRO. & CO.,

MAIN WHOLESALE ROOMS,

384 Wabash-av.,

BRANCHES,

158 Twenty-second-st. and 247 West Madison-st.

Especial attention given to repairing CHRONOMETER, REPEATING WATCHES, CLOCKS, fine jewelry and silver ware.

CANNED ROAST BEEF

THE NEW YORK AND TEXAS

Beef Preserving Co.

Are now prepared to furnish to families their

CANNED ROAST BEEF

At wholesale and retail, put up in cans containing 1 lb., 2 lb. cans, and in cases containing 24 lbs. each.

This Company has been at great expense for the past several years in securing the machinery now at work near Galveston, Texas, to put up the delicious quality of beef which they now offer to the Public.

This Beef is really more nutritious, and more economical for family use, than any other offered for the same market, as the juices and gelatine portions are retained in the can.

IT IS SOLID MEAT, READY COOKED. Can contains no bone or gristle. Open the can, turn the contents into the steamer, and in three minutes the beef will be served upon the table as CANNED ROAST BEEF.

It can be kept in this half of the year, as fresh meat. It is hermetically sealed, and will keep for years, and if not wanted when opened on though cooked immediately, it is all alike, and very tender. It is also to be eaten cold.

The beef is cut in proper pieces, and, after being thoroughly cleansed, is roasted in a patent oven, so arranged that the juices and gelatine properties, which fall while in the process of cooking, are continually poured over it, thus retaining all its real nutriment and making it more delicious than any beef that has ever been pressed into cans.

It is pure roast beef, with all the flavor of that article when cold; but with more of juice and gelatine, owing to the process of cooking, and is much more tender than the average roasted joint, because of the choice cuts selected, and we offer specimens of tenderness and economy together.

CHOPPED, OR PIE MEAT.

The chopped form makes excellent meat balls, a staple for hash, delicious salad, and is so much in request among those who have not a taste for pies that it finds a ready sale.

A great saving to hotels and families who have to prepare their CLEAR MEAT FOR MINCE PIES.

Two and a half pounds of beef, when deprived of bone and gristle, and cooked, make about one pound of the finished meat.

Three lbs. can, net, 7 1-2 lb. cans, $1.50. Liberal discount to the trade.

The situation of hotels, restaurants, boarding-houses, steamboats, and families generally, is solicited by our agents. GEO. H. MUNSON, President and Manager. Office of the company, 16 Cedar-st., New York City.

Messrs. HOVEY & CO., 27 State-st., between Lake and Randolph, sole Agents for Chicago.

PAPER HANGINGS.

J. J. McGRATH,

Importer and Jobber of

PaperHangings,

Decorations and Window Shades,

Respectfully informs his friends and the trade that he has opened his new warehouse,

581 and 583 State-st., cor. Twelfth,

With a full and complete new stock, which he will offer at low prices.

Orders respectfully solicited and satisfaction guaranteed.

FOR SALE.

UNDERWRITERS' SALE,

ST. LOUIS, MO.

On THURSDAY MORNING, the 23d inst., at 10 o'clock, there will be sold at 119 Pine-st., by order of Underwriters, for account of whom it may concern, from steamer Virginia:

24,000 lbs. NEW MANILLA ROPE,

Comprising 238 coils, varying from 1-2 to 2 1-2 inches diameter.

The above Rope has been completely overhauled and recoiled at Rope-walk. Will be sold in lots to suit, giving buyers a rare opportunity.

JAMES BRINARD, Agent.

PITTSBURGH

PLOW FACTORY

FOR SALE.

The attention of Manufacturers is invited to the old and well-established "Valley Forge Plow Works," situated in Phœnixville, Pa., together with the tools and good will, machinery, patterns, etc., which is offered for sale for $50,000, now doing a large and profitable business. For particulars address

VALLEY FORGE PLOW WORKS,
No. 121 Liberty-st., Pittsburgh, Pa.

BRICKS! BRICKS! BRICKS!

Best Philadelphia Fronts. Apply to J. & G. TILLESPIE, 1828 and 1830 South Broad-st., Philadelphia.

Poultry & Game.

Ship to GEO. D. COOK, Commission Merchant, 256 State-st., Chicago. Refer to G. C. Cook & Co., G. Hanaber & Son, Bankers.

CHEESE.

1,500 New York Factory, for sale by H. A. BOGARDUS & CO., 1294 Prairie-av.

FIRE-PROOF STONE,

For Houses, Vaults, etc. This stone is used in furnaces and rolling mills as a substitute for fire brick. I will submit it to any test of heat desired. It will endure a white heat for days and works without fusing. Call on J. T. PHILLIPS, Sherman House.

DISSOLUTION NOTICES.

DISSOLUTION.

Notice is hereby given that Lazarus Silverman, having purchased the entire interest of Henry Horner in the firm of Lazarus Silverman & Co., the said firm is hereby dissolved by mutual consent.

LAZARUS SILVERMAN,
HENRY HORNER.

The undersigned will carry on the banking and exchange business as heretofore, at 562 Wabash-av., in his own name, and invites his friends and customers to continue their patronage.

LAZARUS SILVERMAN.

Chicago, Nov. 7, 1871.

I hereby recommend all my friends and patrons to continue their patronage with the above firm

HENRY HORNER.

DISSOLUTION.

The partnership heretofore existing under the firm name of Hammond & Brother is dissolved by mutual consent. D. HAMMOND.

Chicago, October 15, 1871. T. C. HAMMOND.

DISSOLUTION NOTICES.

REAL ESTATE DISSOLUTION.

The firm of Scoville & Harvey, Real Estate and Loan Brokers, is dissolved. The business will be continued by J. D. Harvey. JAS. H. SCOVILLE,
Chicago, Nov. 15, 1871. J. D. HARVEY.

J. D. Harvey,

REAL ESTATE AND LOAN BROKER,

204 Wabash-av.

Will attend to the purchase, sale, and lessing of real estate, collection of rents, &c. Loans negotiated at current rates.

SHIRTS, ETC.

UNDERWEAR.

LARGE STOCK, LOWEST PRICES, at

WILSON BROS

931 Wabash-av., 88 W. Washington-st.,

CHICAGO,

And Pike's Opera House, Cincinnati.

SCALES.

FAIRBANKS' STANDARD

SCALES,

Of All Sizes.

Fairbanks, Greenleaf & Co.
111 SOUTH CANAL-ST.

NOTIONS, HOSIERY, &c.

D. W. & A. KEITH & CO.,

604 Wabash-av.,

Have reopened NEW and COMPLETE stock of

NOTIONS, HOSIERY, GLOVES,

FANCY DRY GOODS.

Shawls, Flannels, Knit Goods, etc.,

which they offer to the Trade

AT LOW PRICES.

Orders promptly filled and satisfaction guaranteed.

HATS, CAPS AND FURS.

SWEET, DEMPSTER & CO.,

Nos. 59 and 61 West Washington-st.,

WHOLESALE DEALERS IN

HATS, CAPS, AND FURS.

Buck Gloves and Mittens, Buffalo, Wolf, and Lap Robes, Umbrellas, &c.

ORDERS PROMPTLY FILLED.

SWEET, DEMPSTER & CO.

Send for

STEAM FIRE-PROOF SAFES.

Warerooms, 53 South Canal-st.

AM. STEAM SAFE CO.,

Boston, New York, Baltimore, and Philadelphia.

SAFES.

MARVIN & CO.,

No. 17 South Canal-st.,

are receiving a full line of the justly celebrated Alum and Dry Plaster Fire-Proof Safes, Burglar Safes, Plate Chests, Patent Powder Boxes, &c., &c.

The HEWARD SAFES are offered to the people of Chicago, and we invite them before purchasing.

No. 17 South Canal-st., Chicago.
No. 265 Broadway, New York.
No. 720 Chestnut-st., Philadelphia.
No. 45 Main-st., Buffalo.
No. 100 Bank-st., Cleveland.

STOVES.

REMOVAL.

JEWETT & ROOT,

Manufacturers of Stoves and Hollow Ware, have removed their office to No. 243 Wabash-av. Warehouse corner of Clark and Sixteenth-sts. We have a full assortment and can fill orders promptly.

MORRISON & COLWELL,

Manufacturers of the

Double Dome Furnace and New Home Comfort Cooking Stove.

Troy, N. Y., and 233 STATE-ST., Chicago.

MACLEAN & COLLINS, Western Agts.

Send for catalogue.

FULLER, WARREN & CO.,

Office: North Pier, near Light House.

Full assortment Stewart's Stoves, Lawson Furnaces, Warren Ranges, &c. The only wholesale store warehouse left by the great fire. Will be largest and most complete stock in the West.

HOTELS.

CITY HOTEL,

Southeast Cor. State and Sixteenth-sts.

First-class accommodations for 100 guests.

J. W. TOWNE, Prop.

GEO. S. PALMER, Clerk.

NEW HOTEL.

The splendid residence known as FLORENCE PLACE, on the

Corner Wabash-av. and Twenty-third-st.,

Has been leased and newly fitted up, and opened as a hotel by Mr. Dr. H. DANOLDS, formerly of the Grand Pacific Hotel. It will be kept as a first-class house in every respect; has a fine outdoor corner for the accommodation of day boarders. You are invited to call and see for yourself.

D. H. DANOLDS, Proprietor.

Florence Place Hotel, 1026 Wabash-av., corner of Twenty-third-st.

RIVERSIDE HOTEL.

Accommodations for the fall and winter at very moderate prices. Just the place to spend a week or so at the foot of the Riverside Improvement Company.

700 WABASH-AV.

OCEAN NAVIGATION.

UNTIL FURTHER NOTICE THE OFFICES OF THE

ANCHOR LINE

Of Transatlantic, Peninsular and Mediterranean Steamships will be at

70 TWENTY-THIRD-ST.—General,

Open from 7 a. m. to 10 p. m.

43 South Canal-st.—Branch,

Open from 9 a. m. to 5 p. m.

At either of which we issue passage tickets between the United States and all ports in Europe at the lowest rates. Sight drafts for any amount, and bills of lading from Liverpool, Glasgow, Londonderry, British and Irish ports.

Plans of cabin on view. Send for circular.

HENDERSON BROTHERS.

GENERAL NOTICES.

OLD

NEWSPAPERS

FOR SALE AT

Tribune Office,

15 South Canal-st.

The Stewart Fund for the Relief of Women and Children.

The Committee appointed by Mr. A. T. Stewart to supervise the expenditure of his donation have decided to have the expenditure confined to the Charity and Relief society, though such agencies as may be created upon by the committee, the application of benevolent societies, or individuals for the relief of destitute women and children may be made by letter or in person, to N. S. BOUTON, at Standard Rail Co.'s office, 10 Nassau-st. and Thirteenth-st. Office hours from 1 to 3 p. m. daily. Persons regularly receiving aid from Relief Institution need not apply.

TO BANKERS

And others. Why don't you build bank vaults, &c., of FIRE BRICK?

ROBINS N. & CO., 215 East Madison-st.

NOTICE

is hereby given that The Sand's Ale Brewing Co. have this day disposed of their Ale barrels and half barrels to the Healey's Waukegan Brewing Company, authority to hereby given to them to collect the same wherever found. All parties of the city having casks, will please return them to me immediately.

EUGENE WHEELER,
Vice President of the Sands Ale Brewing Co.

"ARTISTIC RUINS."

The finest art of views of the ruins yet issued are these sold by LOVEJOY & FOSTER, 208 West Randolph-st. Several of the negatives were taken by Barnard, celebrated for his war and other views, and are equal to many of the finest foreign productions. Those wishing something really choice in the way of photographs, and a preserver for the future or send abroad, should not purchase until they see these. Also a full line of other views and studies of the ruins, comprising seven different kinds. Wholesale and retail, sent by mail on receipt of price.

LOVEJOY & FOSTER,
208 West Randolph-st., Chicago.

Cabinet photos from same negatives, $4.00 per doz.

RUINS OF CHICAGO.

The best and most varied assortment of VIEWS OF THE RUINS to be found in the city, wholesale and retail. Stereoscopic, 75 per doz.; cabinets, $1 per doz. Cards, $1.50 per doz.; 11x14, $1.25 each. Sent by mail, postpaid, on receipt of price. LOVEJOY & FOSTER, 208 West Randolph-st., Chicago.

DANGEROUS WALLS

THROW'N DOWN. Safes got out, etc. Send for circular. Views, orders in to E. F. BOSLEY, Home-Mayer, 127 West Washington-st.

FINANCIAL.

7-30 GOLD BONDS.

SAFE AND PROFITABLE.

Northern Pacific 7-30 Gold Bonds, Coupons or Registered, for sale, or exchanged for Government or other bonds having a market value, by

LUNT, PRESTON & REAN, Bankers,
Cor. of Randolph and Halsted-sts.

Branch Office 493 Wabash-av.

MONEY TO LOAN

on collateral security, by E. JACOBS, 9 Gidney-st., between State and Dearborn. Office hours, from 9 to the morning till 4 in the evening.

REVENUE SALE.

INTERNAL REVENUE COLLECTOR'S SALE

OF THE DISTILLERY PREMISES AND PROPERTY OF

THOMAS HOLIHAN & CO.

By virtue of a warrant issued November 3, 1871, under the hand and seal of Herman Raster, Collector of Internal Revenue for the First District of Illinois, and to me directed, in favor of the United States of America, against Thomas Holihan and George T. Burroughs (composing the firm of Thomas Holihan & Co.), for taxes assessed against the business of said firm on distillery, for the month of August, A. D. 1871, and amounting, with the penalty added thereto, to the sum of eleven thousand one hundred and fourteen dollars and fifty cents ($11,114.50) remaining delinquent and unpaid, I did on the 6th day of November, 1871, distrain the following described property of the said firm, to wit:

125 barrels of alcohol, containing 12,501 12-100 proof gallons.

312 barrels of high wines, containing 30,370 25-100 proof gallons.

400 tons Kiln coal, more or less.

50 bushels malt, more or less.

700 bushels corn, more or less.

100 bushels rye, more or less.

1,000 bushels oats, more or less.

1 1-2 tons hay, more or less.

1 size kettle.
1 platform scales.
1 fruitcracker scales.
1 elevator scales.
1 grain conveyor.
1 grain elevator.
1 set blacksmith tools.
1 set carpenter tools.
A lot well pipes.
1 mill hammer.
1 barrel machine oil.
1-2 barrel lard oil, more or less.
1 boring engine.
1 barrels fuel oil, more or less.
1 soda ash.
1 patent die wheel.
1 bucket.
1 patent brand.
1 desk.
1 table.
1 chair.
1 office stove and pipe.
1 lamp.
1 safe.
1 work horse.
1 grain wagon.
1 manure wagons.
1 delivery wagon.
1 set double harness.
1 whip lube and all other personal property of the said firm on said distillery premises of whatever nature or nature.

ALSO, the distillery premises of said firm, comprising a still-house, malt-house, fermenting house, boiler house, engine house, storehouse, cistern room, warehouse, grain elevator, bath, cattle sheds, and all the buildings, sheds, machinery, apparatus and fixtures of every kind and nature in, on, or about said distillery premises.

ALSO, all the leasehold interest of the said firm, and of the said copartners in and to the following described real estate, to wit: Lots (10) ten and (5) five in Block (3) eight of Sheffield's addition to Chicago, Cook County, Illinois.

Said leasehold interest being a lease of said premises dated August 15, 1865, and expiring November 1, 1875.

All of which said above described property and premises, or so much thereof as may be necessary, to be sold by virtue of the warrant aforesaid, I shall, on the 6th day of December, 1871, at the hour of 11 o'clock in the forenoon of said day, offer at publicsale or auction, to the said distillery premises, to make the said sum of eleven thousand one hundred and thirteen dollars and fifty cents ($11,113.50), together with the costs and charges incurred in the said warrant.

Terms of sale, cash at time of purchase.

Witness my hand, at Chicago, this 20th day of November, 1871.

HIRAM F. HOYT,
Deputy Collector.

LEGAL NOTICES.

No. 3142.—District Court of the United States for the Northern District of New York.

IN BANKRUPTCY.—In the matter of The Buffalo City Insurance Company, a Bankrupt.

A Warrant in Bankruptcy has been issued by said Court against the estate of The Buffalo City Fire Insurance Company, of Buffalo, in the County of Erie, in the State of New York, in said District, adjudged a Bankrupt upon the petition of its Creditors, and that payment of any debts and the delivery of any property belonging to said Bankrupt, to him or for his use, and the transfer of any property by it, are forbidden by law. A meeting of the Creditors of said Bankrupt, to prove their debts and choose one or more Assignees of his Estate, will be held at a Court of Bankruptcy, to be holden at Buffalo, in said District, on the 16th day of December, A. D. 1871, at 10 o'clock A. M., at the office of Joseph L. Fairchild, Esq., one of the Registers in Bankruptcy of said Court.

LEVI H. WILLIAMS,
United States Deputy Marshal, Messenger.

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IN BANKRUPTCY.—In the matter of The Buffalo

NEW YORK.

Formal Reception Given to the Russian Prince.

The Route from the Steamer One Grand Ovation.

Discovery of Another Trick by the Brooklyn Plunderers.

Daily Review of the Leading Markets.

Special Despatch to The Chicago Tribune.

HALF-HOLIDAY.

NEW YORK, Nov. 21.—This being the day of the Russian ovation, only a limited business was done in Wall street. During the progress of the procession up Broadway the business exchanges were nearly all deserted. The Stock and Gold boards voted to close their doors at 1 o'clock, consequently there were no regular dealings after that hour.

MONEY.

The money market was without any new feature, the rates on call being as last per cent, 6 being the ruling rate. The best endorsed commercial paper is quoted at 10 per cent.

GOVERNMENTS.

There were only two calls of government bonds to-day, the 2-15 o'clock being omitted to give the clerks an opportunity to see the soldiers. Prices for the early calls were firm, with the volume of business small. The weaker tone of the foreign exchange market is for the moment an obstacle to shipments. The Assistant Treasurer, at 12 o'clock, opened proposals to sell $1,000,000 of 5-20s to the government. The offerings amount to $1,302,000; the total Pacifics closed up strong at 103 1-4 to 104; Union Pacific closed at 21 3-8 to 21 1-2 for shs; 78 1-4 for land grants; 81 to 83 for incomes, and 25 3-4 to 26 1-4 for stock.

FOREIGN EXCHANGE.

Was weak and the latest quotation for prime bankers 60-days' sterling was 109 1-8.

GOLD

Closed at 110 3-4, declined 1-4 per cent, and was as steady for the rest of the day at the opening quotation. The rates paid for borrowing were 3 per cent to flat, and 1 per cent for carry.

THE STOCK MARKET,

In a restricted business, was strong, and closed at the highest point of the day. The advance was from 1-4 to 1 1-2 per cent. Lake Shore and Western Union were the most active stocks.

BREADSTUFFS.

Flour was in fair demand, chiefly for the trade, and, with more favorable advices from Liverpool, prices were steadier. At the close prices were changed for all grades. The wheat market is quiet, under the foreign news. The higher rates asked checked the local and export demand. Amber wheat is scarce, and held with confidence. Corn opened strong, but buyers held off, and did declined. The demand was inexpensive, but chiefly for the home trade, ruling lame.

[To the Associated Press.]

THE RECEPTION OF ALEXIS.

The Grand Duke Alexis, Mr. Fox, Mr. Powell, with 20 persons on board, including all the members of the Reception and Executive Committees of the Russian Duke, left her anchorage at half-past 8 o'clock precisely, and steamed down the bay in the midst of the American and Russian fleets, all of which were dressed with flags, the Russian being decked with the colors of all nations from stem to stern. The Russian ships, as they were filled with steamers, sailing vessels, and booming cannon, blowing their whistles, and dipping their flags, presented an animated appearance. As the Navy fell rounded the battery, the ram Algonquin dashed out from behind Governor's Island and took on board Admiral Rowan and staff, and Captain Bogart of the Congress. As these officers left the ram they were greeted with a salute of 21 guns from Castle Williams. The Powell then steamed up the North River, and, as a body, and for Minister Catacazy, and the Russian and General Soltikoff and their Secretaries, took on board the Governor and staff, and the Grand Duke that the carriage in Committee was at arrive, on board the Powell to tender to him the hospitalities of the city. The Grand Duke accepted the invitation, and immediately went on board the Powell, accompanied by Catacazy, Governor Hoffman, and the Committee of Arrangements. He was received by General Ashinwall and the Executive Committee, who formed in a line on the lower deck, as the Powell passed up the North River. Arriving there, the Duke was received by the Reception Committee, General John A. Dix delivering the address of welcome, as follows:

[To the Associated Press.]

THE ROYAL PARTY.—The citizens of New York to welcome you to the city of your Imperial Highness' countrymen, the representatives of the Imperial Navy of Russia, and the officers of the army, and the citizens of New York, and bearing confidence. We are not so much for the mere gratification derived from a few hundred years, but among our countrymen, you will ever find many friends to admire, and to carry back to your own soil. We are glad that you are here to carry back to your countrymen, your father, the well wishes of your government. Again, I say, we welcome you to our city.

The Grand Duke replied as follows:

[To the Associated Press.]

IMPERIAL HIS, LADIES AND GENTLEMEN: I present my most thanks to you and to the citizens of New York for the reception that you have given to me. The friendship between the United States and Russia are of strong ties, and are lasting, and can be broken. I shall pass rapidly through your country, and I shall return to New York at a time when my respects to the President of the United States, whose high character is greatly appreciated by the people of Russia. I return to New York I shall have great pleasure in accepting the kind invitation which has been so generously extended to me. I thank you heartily.

He was then formed in the proper saloon and the Grand Duke taking his station on the starboard side of the quarter-deck, the officers were introduced to him by Mr. Henry Clowes, Chairman of the Reception Committee, as they arrived, and then turned to proceed to the Powell, where the Grand Duke landed and was received and escorted to the Battery, when the military procession immediately started. The procession was headed by Metropolitan Police, followed by the Grand Duke and suite in open carriages, with Mayor Hall and Governor Hoffman on the right hand of the Duke, who had been so generously extended to me. Thank you heartily.

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The procession soon reached the Battery, and a space having been made for the Grand Duke to step on shore, he was followed by Catacazy, Soltikoff, and the Executive Committee, who formed in a line on the lower deck, as the Powell passed through the upper saloon of the Grand Central Metropolitan Hotel, and others were thronged with the crowd, who gave a welcome to second hero cease. The regiments, too, came in for their share of applause and admiration. Alexis certainly received such a reception as no man on earth ever received before in New York.

The procession arrived at the grand stand, in Madison square, the ladies and gentlemen rose, and gave Alexis a hearty welcome as he passed by. This is the second time that the Russian Admiral and the Russian Minister have been invited to participate in the festivities. The ceremonies on the occasion will take place at the Opera House, and the dancing at the Leland.

Jackson, charged with setting fire to Hose Co. Conkling's stable, Brooklyn, was entirely convicted on Friday last, and his examination to-day. After a full and patient hearing of the case, the prisoner is held to bail, was committed to jail to await the action of the Circuit Court.

Abstracts of the off-fall year of the late election came in slowly. Alexander, Coles, Hewitt, and Lawrence are yet to be heard from before the official result can be announced. The majority for Hoffman for Governor, for Congress from the 8th District, in place of Cole, resigned, is 2,903.

Governor Palmer's Thanksgiving Proclamation.

STATE OF ILLINOIS, EXECUTIVE DEPARTMENT, SPRINGFIELD, November 16, 1871.

Whereas, It is the custom of the Executive of the State of Illinois, on some day designated by public authority, to assemble at their usual places of worship, or in their own households, and with reverence, to give thanks to the Supreme Ruler and Merciful Father for all blessings of the year. And

Whereas, The President of the United States has, by his proclamation, designated and appointed Thursday, the 30th day of November, 1871, as a day suitable to be observed by the people of the United States, and devoted to thanksgiving and praise to the Most High; and

Now, therefore, I, John M. Palmer, Governor of the State of Illinois, do by by this, my proclamation, also designate the same day, Thursday, the 30th of November, A. D. 1871, as one proper to be observed by the people of this State, that day and fervently thousand dollars were like utterance from the Chicago Fire Commissioners.

CONNOLLY'S OPPONENTS.

It is reports that the Connolly resignation has been put in a pressure that he should be permitted to withdraw it. He has consented to do so.

It is also alleged to-day, by the Tribune, as an example of his negotiation abroad, by himself and his agent, Mr. Dillon, and that he did not appear in the list of city indebtedness, as unauthorized. Connolly is to be preparing his statement. Copies now are also said to be getting ready.

ANOTHER SWEENEY.

It is said that James M. Sweeney, brother of Peter B. Sweeney, has fled to Europe, and that in the hands of Charles O'Conor of this in connection with Boss Tweed

THE NEW YORK POST COLLECTOR.

It is says that General Arthur has sought position for the Custom House Collectorship, in Chicago, Ill., Nov. 18, 1871. Saturday, December 23, 1871, Tammany Tweed.

TWEED.

Tweed's retirement will have the effect to [illegible] resignation. The latter is said to be more depressed every day.

SHARLEY'S DISCLOSURES.

Who has interviewed Horace Greeley, learns that Mayor Hall sent a letter, some time ago, to Greeley, offering him one Commissionership of the Parks Department, now Stewart. Greeley returned the letter at once with a declination.

CITY APPOINTMENTS.

It is understood that Mr. I. W. England, of the *Sun*, accepts the office of Commissioner of Education. Henry S. Stebbins declines the Dock Commissionership tendered to him. Ex-Deputy Comptroller Stokes will be reappointed Deputy Comptroller.

THE MISSING TAMMANY CRADENS.

The second arrest order in the case of Ingersoll expired yesterday, without having been served. There are conflicting rumors as to the whereabouts of Ingersoll. Wood vault, and Harvey, but nothing definite seems to be known on the subject.

THE "RING" BANKS.

The *World* states that the charters of the several savings banks owned by the Ring do not contain those provisions for the protection of the public which are found in the charters of other savings banks.

WASHINGTON.

Census Superintendent Walker Appointed Commissioner of Indian Affairs.

The New Bonds, Principal and Interest, Exempt from Taxation.

Correspondence with the Spanish Government Concerning the Cuban Outrages.

Special Despatch to The Chicago Tribune.

THE NEW INDIAN SUPERINTENDENT.

WASHINGTON, Nov. 21.—The appointment of General Walker, Superintendent of Census, as Commissioner of Indian Affair, gives great satisfaction to all outside of the Indian Ring. He is a firm adherent of the humane policy in the treatment of the Indians, but believes in the vigorous use of force where honest and peaceable means fail to secure good conduct. He is a gentleman of the strictest integrity, great energy, and ample executive ability. He will enter on his new duties next week. He will retain partial control of the special features of the census work, but most of the work will pass into the charge of Colonel Geo. D. Harrington, present Chief Clerk.

BOUNDARY QUESTION.

The President has tendered the place of Umpire upon the Commission to settle the bounds. ries of Liberia to Hon. Ben Wade. The latter will probably decline on account of business engagements. The question of boundary arose between Liberia and England. By mutual agreement each nation is to appoint two commissioners and the United States was requested to appoint an Umpire.

CADETS EXPELLED.

On Saturday six Cadet Midshipmen were expelled from the Naval Academy for hazing. The officers were ordered to appear in fatigue dress, and the battalion was drawn up, the six delinquents placed in front of it, and the order expelling them read. They all left the Academy save one, who had an arm broken. The other midshipmen have been restricted to the Academy grounds for the offence of hazing, and have also been debarred all privileges. The dismissed cadets were all of the third class.

GRIEVANCES WITH SPAIN.

This government has now two grievances with Spain. The Hornet difficulty is still at far from settlement as ever, and the state Department is beginning to entertain some feeling with regard to the bad faith the Spanish Government has shown in the Cuban question. When the Cuban revolution first broke out, the Spanish Minister launched into loud protestations that there appeared to be no American neutrality should be enforced the Cubans should be guaranteed the same rights and privileges as are enjoyed by all Spanish provinces. At a subsequent date, and at a very critical moment in the history of the Spanish Dominion in the West Indies, General Prim is reported to have given assurances to Minister Sickles at Madrid. Under these circumstances, and through these assurances our government adopted the policy it has pursued with reference to Cuba. Latterly the protests of Cubans and the complaints to the authorities here of wholesale cruelty and outrages have become so numerous that the State Department has considered it necessary to instruct Minister Sickles to remind the Spanish Government of its pledges, and to insist that they be fulfilled. Don Manico Roberts, Spanish Minister resident here has been informed that if his government expects to act impartially toward Cuba, there must at least be an observance of its obligations.

UTAH.

It is intimated that the President will make no recommendations in his forthcoming message with regard to Utah. He will simply set forth what has been done by the United States Judiciary, and then leave the whole question open for congressional action. A large number of people are now here in the interest of the Mormons, and also opposed to them. They declare confidence to the President to take some decided step in Utah. The Mormons do not wish to [illegible] but they could find refuge, and that they do not wish to live under any law other than that of the United States. There is no talk among them whatever of war or resistance to the entrance into Utah of the troops themselves helpless, and completely at the mercy of the American people, whose they are now willing to treat with for adjustment. They ask to make all concessions that may reasonably be demanded.

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WASHINGTON, Nov. 21.—The following appointments were made by the President to-day: Francis A. Walker, present Superintendent of the Census, Commissioner of Indian Affairs; M. W. Reynolds, Receiver of Public Moneys at Humboldt, Kansas.

BONDS NOT TAXABLE.

The Commissioner of Internal Revenue rules that the principal and interest of new bonds are exempt from taxation in any form, and that taxation upon bonds will not be levied upon the principal or interest, but only upon which a dividend or other taxes are required to be paid.

TROOPS FOR ARIZONA.

The Superintendent of the mounted recruiting service is ordered to forward 200 mounted recruits to the Fifth Cavalry, which is now under recent general orders, and is assigned to duty in Arizona.

IN ARREARS.

Treasurer Spinner, in his annual report, complains of the neglect of the banks to make returns and to pay the amount of duty. He recommends that a percentage upon such duty be added to the tax of the delinquent banks in making returns and in the payment of duty. He recommends that a percentage upon such duty be added to the tax of the delinquent banks in making returns and in the payment of duty after the month allowed by law.

TREASURER SPINNER'S ANNUAL REPORT.

Treasurer Spinner reports that the receipts of the fiscal year, including a balance of $149,920,471 in the treasury June 30, 1870, were $383,037,387; expenditures $370,286,372; balance in treasury June 30, 1871, $109,631,487. The total number of National Banks June 30, 1871, was 1,853.

SUPERVISORY DISTRICTS CONSOLIDATED.

By virtue of the authority vested in the President by the Internal Revenue act of July, 1870, he has ordered that the supervisory district comprising the States of Alabama and Mississippi be consolidated and united with the State of Tennessee, and hereafter to constitute but one supervisory district. The order is to take effect on and after December 1 next.

ILLINOIS.

Governor Palmer's Health—Railroad Opening—Election Items.

Special Despatch to The Chicago Tribune.

SPRINGFIELD, Ill., Nov. 21.—The physician in attendance on Governor Palmer says his Excellency's health better, but he will not be able to leave his room for some days.

Ogden, Clinton & Chicago Railroad will take place here to-morrow. A large number of distinguished guests have been invited to participate in the festivities. The ceremonies on the occasion will take place at the Opera House, and the dancing at the Leland.

Jackson, charged with setting fire to Hose Co. Conkling's stable, Brooklyn, was entirely convicted on Friday last, and his examination to-day. After a full and patient hearing of the case, the prisoner held to bail, was committed to jail to await the action of the Circuit Court.

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STATE LEGISLATURE.

Two Cook County Relief Bills Introduced Yesterday.

Committee's Report on the Public School System.

The Registry Law Repeal Bill Favorably Reported.

Special Despatch to The Chicago Tribune.

COOK COUNTY ASSENTEES.

SPRINGFIELD, Ill., Nov. 21.—The absentees from Cook County to-day are: Eagan, Foss, Dixon, Brayton, Heafield, Campbell, and Austin.

COOK COUNTY RELIEF BILLS.

Mr. Waite has introduced an exceedingly important bill, which practically gives the Common Council of Chicago power to repeal the whole or any part of the Appropriation bill already passed, and to reduce the rate of taxation accordingly, and which gives also power to relieve property destroyed by fire of improper taxation. There seems to be no objection whatever to this eminently proper measure, and there will be no difficulty about its passage if there are enough members here to give it the requisite two-thirds vote.

Mr. Humphrey presented a somewhat similar bill for a new assessment in Cook County.

GOVERNOR'S MESSAGE.

The Special Committee on the Governor's Message has had no meeting and does not seem inclined to make a report.

PUBLIC SCHOOLS.

The bill reported from the Committee on the Public School System does not make many alterations. The most radical change is the disregarding of territory in apportioning school funds and making it depend on census only. The salary of County Superintendent is fixed at $700, and they have no percentages. When deemed necessary for them to travel in the county, they are given five dollars a day. Township Treasurers are required to publish an annual exhibit of accounts. The word white is stricken out and Directors are simply required to furnish equal conveniences and facilities for all children, leaving to their discretion the special way of doing it.

THIRTY FORCIER.

The Senate Committee on Corporations last night reported favorably on a bill for the establishment of a credit foncier, and members, with one exception, who is opposed to all corporations, signed favorably. Senator Hamilton and after Greenebaum's explanations thought it feasible. The bill, the consideration of which will be continued to-day, does not, however, commend itself to many as regards machinery, and a new bill containing the thing, with features of this one will be reported by the committee.

CANADA THISTLE BILL.

The Senate, during the forenoon, amused itself with the Canada Thistle bill, and tormented Whiting, its author, by raising infinite objections.

OFFICIAL REPORTS.

In the afternoon a resolution was offered paying $5 per day to reporters for getting published somewhere a daily report of five columns of proceedings of the General Assembly. The resolution was referred to a committee, but the indications are that it will pass without any particular effort. The most sensible remarks were those of Holcomb, who said the newspapers were pretty good judges of what people wanted to read, the fact that they gave short reports was a sign that was all they cared to have. They all left the Academy save one, who had an arm broken. The other addressmen have been restricted to the Academy grounds for the offence of hazing, and have also been debarred all privileges. The dismissed cadets were all of the third class.

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By virtue of the authority vested in the President by the Internal Revenue act of July, 1870, he has ordered that the supervisory district comprising the States of Alabama and Mississippi be consolidated and united with the State of Tennessee, and hereafter to constitute but one supervisory district. The order is to take effect on and after December 1 next.

Two New Bonds Legislation Bills Introduced.

SENATE.

SPRINGFIELD, Ill., Nov. 21.

HEDGE FENCES.

Mr. NICHOLSON, from the Committee on Agriculture, reported back Senate Bill 26, concerning hedge fences, with the recommendation that it be amended.

PETITION.

Mr. HAMPTON introduced a bill to amend Chapter 82 of the Revised Statutes, entitled "Elections."

CANADA THISTLES.

Senate bill No. 269, for an act concerning Canada thistles, was taken up, discussed at great length, and recommitted.

READING OF BILLS.

Senate bill No. 270, relative to mills, millers, dams for mills, machinery, and navigation, and Senate bill No. 84, to amend the law in regard to Driving Cattle, were taken from the table, and made the special order for Nov. 28 and 29, respectively.

A number of bills were read a second and third time and appropriately referred.

The resolution relating to official reporting having come up, Mr. HAMPTON modified it by providing that they receive $5 per day after the third days' adjournment, instead of seven.

Mr. UNDERWOOD had hoped that the newspaper men would be content with $5 for their reports of the morning days that could be understood. Such, however, was not the case. He thought that the reporting should be where the Senate could [illegible].

Mr. [illegible] moved to amend by striking out twenty-five dollars and inserting fifteen.

Mr. HAMPTON said the printing would be in typing-lines, and it would be better to pay by the rates; if not, then in sheets.

Mr. HOLCOMB was of the opinion that the reporters of a credit foncier, and moved to amend by striking out "five" and inserting "ten."

Mr. [illegible] moved to amend by striking out "ten" and inserting "fifteen."

Mr. [illegible]

The Chicago Tribune.

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WEDNESDAY, NOVEMBER 22, 1871.

ABSTRACTS AND AFFIDAVITS OF TITLE.

The House Committee on the Restoration of Records in Cook County has been increased in number to thirteen, and it is expected that they will soon visit this city to obtain whatever light or darkness may be shed upon the subject by our lawyers, real estate men, Board of Supervisors, etc. It appears to us that the committee is inconveniently large; but, if so, that evil cannot be cured now. It is to be hoped that the members are more intent upon restoring the records than upon seeing their names in print, and that they have sufficient intelligence and legal information to know that it is *records*, and not *titles*, that they have to deal with,—that it is evidence, and not ownership, that they are to look after.

In hunting after records they will discover that there are none in existence except the few which have been filed in the Recorder's office since the fire. There may be other original instruments in the hands of private parties, but they are not yet records. But there are certain books, owned by private individuals, which purport to show what conveyances have been made, and what encumbrances executed, and what judgments rendered in this county, from its beginning down to Friday noon immediately before the fire. It is obvious that no *restoration* of records can be had without resort to these books; and, supposing that the owners are willing to sell them for a fair price, the only question to be determined is, what effect they shall have in determining questions of disputed title in courts of justice. It seems to us that the utmost the Legislature can do is to provide for an examination and comparison of the books by a commission, and to authorize such commission, if they find that the books are what they purport to be, viz., *bona fide* abstracts of the original instruments, and if a satisfactory price can be agreed upon, to file them in the office of the Recorder of Cook County. Being so filed, they will be evidence of the facts which they purport to show, and, in the absence of any better evidence, will generally be conclusive in the minds of courts and juries.

If the Legislature attempts to go outside of these books, and take the affidavits of individuals as to ownership, it will open a floodgate that will not discharge itself in the next ten years. The affidavit of the real owner of a lot is no better *prima facie* than the affidavit of one who is not the owner. The pains and penalties of perjury will not prevent false swearing if the chances for levying blackmail are great, as they would be in a case where affidavits were admitted to record. The recording of affidavits at ten cents per hundred words would, undoubtedly, be a fine thing for the Recorder; but they would not be of the slightest use, either to a court in determining a lawsuit, or to a lawyer in passing judgment upon an abstract of title. Consequently, they would not enable anybody to borrow money upon mortgage. If a man's oath is worth anything to a money-lender, there are plenty of Magistrates and Notaries authorized to administer oaths, and the borrower can take as many as he likes. But no such lumber should be admitted to the public records of the county.

INSURANCE ADJUSTMENTS.

The most troublesome, protracted, and uncertain proceeding in the business of insurance is that technically known as the adjustment of losses. In all insurance honestly and logically conducted there ought to be no such proceeding in cases where the property insured has been wholly destroyed. The interposition of an adjuster in such a case is only a necessity to protect the company from its own reckless and unprincipled mode of doing business.

The practice has heretofore been to permit any person to take out a policy upon any building for any amount which he might desire, and without any reference to the actual value of the property insured. The company would issue a policy for $20,000 on a building worth $10,000 quite as readily as it would for $5,000; in fact, the solicitor and agents, whose commissions are increased or decreased by the amount of insurance, never persuaded any person to take less insurance on any property when he had the money to pay the premium. This mode of doing business is highly profitable, but necessitates, in case of loss, the services of an adjuster. It is, moreover, a robbery of honest insurers, and an inducement to dishonest ones to commit crime. The business of insurance is a mystery to the majority of men; the great mass of insurers, and especially those having a single piece of property, place implicit faith in the promises of the policy that, in case that property be destroyed, the company will pay the amount named therein. Such a man understand the argument which justifies a company in receiving a premium of one per cent on a three-fold valuation, and in case of fire paying only one-third that sum to the loser. That this kind of insurance leads to arson is not denied, yet it is encouraged by insurance companies, who protect themselves by the means of an "adjuster." The idea that a man who was indifferent as to the result of a verdict in an action of debt, because he was certain he could beat the plaintiff on the execution, these insurance companies take all manner of risks, for all manner of sums, from all manner of people, confident that, in case of accident, they can beat their insurers in the "adjustment of losses."

To cover the losses sustained as a consequence of this system of insurance, persons owning other property have to pay rates far in excess of what they would have to do if insurance was conducted in a legitimate manner, and offered no special inducements to crime. Proper insurance ought never to exceed three-fourths or two-thirds the value of the property insured; the owner ought to take the risk of the other part. Under that system, with the owner deeply interested in exercising care and vigilance, the rates of insurance could be reduced to one-third their present sum. As it is, each man has to insure, not only against accidents, but against his neighbors, to whom the insurance companies have issued bonds under their corporate seal, that, in case their premises are burned down, they will receive twice the value in greenbacks. Full insurance, therefore, becomes an absolute necessity against the incendiaries, who consider themselves practically hired, at a large price, to burn down their own property. Our people have had an expensive lesson in insurance business, and to the most of them it is ruinous. The great men of the present day are the "adjusters." The adjuster is an agent of the company, whose special business it is to prove that the plaintiff's property, for insuring which the company has for years been receiving premiums of 1 per cent on $10,000, was worth only $1,000, and that the old iron, bricks, and foundation left on the premises are worth $1,500; and that the person insured, in seeking compensation for loss on his policy, is really an impostor seeking to get money out of the company on false pretenses, for which crime he ought to be imprisoned for life! Now there ought to be some law on this subject,—a law to protect honest insurers against dishonest insurance. The law should make payment absolute to the full amount of the policy in all cases of total loss. There ought to be no such thing as adjusting a total loss. In all other cases, there should be absolute payment of the full amount of insurance, less the value of the property rescued or saved. Then insurance companies will take the trouble to examine the value of the property offered; they will, before taking risks, stipulate as to the amount of insurance to be allowed on the premises. They will understand that it is common prudence to let each man be his own insurer for a given proportion, and that the profits on business thus conducted will be largely in excess of those under the system of offering bounties to incendiaries.

Now, let us look at the process going on in 10,000 cases of total destruction of the property insured in this city. The insured person is required to furnish plans and specifications of the building, which in a majority of cases is an impossibility. When these are presented they are submitted to a builder employed by the company, and who never saw the building destroyed, and in several cases these builders are brought here from country towns and villages. This builder makes an estimate of what he thinks the building was worth. By a strange system of ratiocination, this estimate of this stranger, employed by the company, is taken as part of the proof of loss, and binding upon the policy-holder. Until this estimate is made, proof of loss is incomplete, and the "sixty days before payment" do not begin to run until this "proof of loss" is filed. Now, if the company was required by law to make this estimate before issuing the policy, there would be some degree of fairness and honesty about it. The attempt to reach the value of a building totally destroyed by examining a written statement of its dimensions is about as rational as for a man in Chicago to decide upon the value of a building in Paris by examining a specimen brick. These *post mortem* examinations of the value of buildings no longer existing is perhaps a necessity of the dishonest system of insurance, and the law should at once put an end to them, by requiring that insurance companies should be compelled to pay the full sum of the risk taken by them on all property which they can examine before insuring. The proceedings of some of those insurance companies, and their adjusters, and their estimate-makers, are so disgraceful, not to say dishonest, that no person acquainted with the facts ought ever to do any business with them.

ABOUT RELIEF MATTERS.

There is considerable hue and cry raised against the character of the relief service. This might be expected in any event. No system of administering the benefits of the relief fund would have suited all parties. Especially would any just system prove unsatisfactory to those who think they ought to receive a greater portion of aid than they are in justice entitled to. Hence no sensible person will be too ready to conclude, because complaints are made, that, therefore, all is wrong at the relief headquarters.

Nevertheless, we presume the clergyman and others who were represented at the meeting on Monday, and the others who are complaining about the administration of the Relief Society, are not entirely without grounds for their complaints. It must be that, under the most perfect system which human wisdom can devise under such circumstances as the present, there will be some needy ones neglected, and some sensitive ones subjected to what they may deem indignities. It is also possible (though less probable) that impostors may obtain some of the benefits which belong to real sufferers. We trust that the managers of the Relief Society will listen carefully to the complaints which may be made, and especially that they will make no boorishness or impudence on the part of their employes. It ought certainly to be practicable to fill the ranks of the society's helpers with those who are ladies and gentlemen in their demeanor, as well as faithful custodians of the property entrusted to them. If any of them are shown to have been otherwise, they should be discharged at once, no matter how zealous they may have been in looking after the financial interests of the society. The society should also cheerfully accept the co-operation of any organization which has facilities of its own for obtaining or administering relief to special cases. Nor should the Superintendents of the society conclude, because a person has a criticism to offer concerning the society's acts and methods, that they are necessarily "bummers" or malcontents.

At the same time, clergymen, churches, and the public must recollect that the Relief Society cannot warp its plan to suit the varying wants of ten thousand individual cases. The chief requisite of so extensive an establishment, especially with such a work on hands as the Relief Society has, is *the greatest good to the greatest number*, and that, to fulfil this requisite, *economy* is necessary above all things. A considerable amount of red-tape is also absolutely necessary to prevent thousands of abuses which would, without it, creep into the management, and cut up all the resources of the society, and leave the sufferers destitute before Christmas. Through the instrumentality of the Relief Society the needy sixty thousand can be furnished with shelter, clothing, and food fully twice as cheaply as they could be by more private and select methods of distribution. It is co-operation that does the business, and all the partners in this co-operative arrangement must be treated alike. It is not as comfortably nor be landed so close to our own doors by the public street cars as by our own private carriages; but many of us have not private carriages, and must take the less comfortable and less accommodating street cars. We would be called fools if we were to demand that they serve us as elegantly as our coaches, and so much more cheaply at the same time. It is for the good of the hundred thousand that the officers of relief have to seem unduly severe with the one thousand.

THE PERSECUTED MURPHY.

To prove that misfortunes never come singly, the people of New York, having been bereft of their Tweed, their Sweeney, and their galaxy of Tammany jewels, have now lost their Murphy, who sat at the receipt of customs, and by the pulling of his gentle wires directed the politics of the East. Murphy has resigned. Like Napoleon and the late Boss, Murphy throws himself on his "consciousness of rectitude," and calls upon history to vindicate him. The rectitude is a very slight, frail object, and, as to history, the task assigned it is already herculean; hence we may say that Murphy is very hard upon both rectitude and history. Also upon the President, to whom he applies for a character, with which to go to the next place in want of an experienced politician, thoroughly familiar with the cooking of conventions, used to chamber-work, and having no objections to going into the country, or into any political party which wants a skilful organizer of its kitchen cabinet.

The general purport of Murphy's letter to the President is, "I have served the government more faithfully than any other officer has done or could do in my place. I am devoted to the government—hence I leave its service. My management of New York politics has been vindicated by the recent elections. I am devoted to my party's interest—hence I retire from the chancellorship of its affairs." This is not esteemed good logic out in this section of the country. It is at Washington, however, in the President, to accept Murphy's resignation, write a substantially, "Murphy has been with me some two years, giving perfect satisfaction. I like him, and hence I have concluded to dispense with him. Any man who will take Murphy off my hands will confer a signal favor, and get a good article."

More specifically, Mr. Murphy affirms in his letter that his administration of the Custom House has been a good one, and that posterity will vindicate him. But he does not refer to his administration of the Republican party of New York, which has been his chief business while an officer of the Federal Government; nor does he allude to his operations in New York real estate in connection with the Tammany Ring. He does not vindicate himself from the charge of treachery to Republicanism as Albany, nor from the charge of corruptly and immorally disposing of the Federal offices for purely personal purposes. These and other kindred topics, which have formed the basis of the persecution of which Murphy complains, do not receive a single dip of ink from his eloquent pen; nor do they seem to occur to the President in making out Murphy's "character" for him. The President is sure, however, that, whether Murphy be among the ins or the outs, "Time will convince a just public of your entire innocence of the charges brought against you." On Murphy's account, we hope this confidence is not misplaced, and that the [illegible] will not hesitate to bring in a verdict of "not guilty" the moment Murphy's facts are all in. As by J. W. Gaulier; "Out of Her Reach," by C. F. Gay; "South American Sunset," by M. J. Heade; and three groups by John Rogers, the well-known modeller in clay.

In addition to this generous action upon the part of the New York artists, Mr. Alexander White, of this city, has taken his admirable gallery to New York for sale. Previous to the sale, he will exhibit it, and apply the proceeds of the exhibition to the relief of our artists. The two projects combined will undoubtedly produce a handsome sum. As to the manner of its disbursement there is already a difference of opinion. An effort is being made, we understand, by certain parties, to have the funds used entirely for the re-erection of the Academy of Design. While this may be a very excellent plan for giving the artists a place of exhibition and studios at a low price, especially those artists who have lost but little, there are other things to be considered. Some artists lost everything, and have not only to replenish their working stock, but are actually destitute of the necessaries of life. They must be provided for, and the erection of a new Academy will not accomplish it. It will take many months to build the Academy, and, in the meantime, these artists will suffer. The members of the Academy are already organized and holding their meetings regularly. They will do well to consider the subject in all its bearings before they take any definite action.

Our local insurance companies have been justly censured for many of their movements and doings; but for genuine rascality the following incident beats all we have heard attempted by Chicago companies: As soon as the effects of our fire became known in New York, an aspiring genius found that one of the companies had lost about one-third of its available means. He at once bought ten shares of the stock, applied to one of the courts of the Barnard and McCunn stripe, and had himself appointed Receiver for the company. How much the "Chicago sufferers" would have realized on their policies by the management of such a Receiver, and under the decrees of such a court, can readily be imagined. The fraud was so transparent and outrageous, that, when the officers of the company presented a statement of their assets and losses, the order putting the company in bankruptcy was rescinded, and its officers are doing business and paying their losses like honest men. The above fact is commended to the attention of our citizens who are looking after the proposals for settlement by the Eastern insurance companies.

A Professor De Yere, who has just turned out a book on Americanisms, has happily discovered a new interpretation for the word *Chicago*. This has been held hitherto to mean either skunk or wild onion, and between these two the proud Chicagoan might take his choice. But now the Professor comes in with a theory (whence derived we know not) that *Chicago* means neither of these offensive articles, but simply "playing water." This interpretation, coming just after our river has indeed begun to "play," or something like it, would be accepted as an evidence of De Vere's superior philological research, were it not that a little farther on (on p. 195) he solemnly informs his readers that the term "gingham," in the phrase "A pass in the checks," means "a checkered fabric of cotton," of which shirts are made; hence, by metonymy, that the late lamented Jim Bludsoe, as sung by the classic Mr. Hay, passed in his checkered cotton shirts when he passed out of existence on the ill-fated Prairie Belle. This sort of talk has the effect to check our enthusiasm for the new philologist.

"The King is dead—long live the King!" is not exactly the order in New York. There it is, "The old Collector is turned out—pitch into the new!" In accordance with this programme, we hear it already alleged against Mr. Arthur, the successor of Mr. Murphy in the Custom House, that he is a fraternizer with Tammany, having been but recently smoked out by the newspapers from a $16,000 office. It is also charged that he is a favorite of Murphy's, who is expected to carry out that lofty martyr's programme, and honor all Murphy's bargains for the souls of useful politicians. We trust this is not so, and that the report from Washington, yesterday afternoon, that Mr. Arthur is recommended by Messrs. Geo. Opdyke, William Orton, John A. Griswold, and others like them, as the fittest man for the place, will prove correct.

Mr. Disraeli, after all his defeats,—in Parliament, before the people, and (lastly) in the closet, as engineer of the now exploded peer-and-artisan coalition,—has just achieved a victory, having been elected over John Ruskin to some honorary office in one of the Scotch universities. But, as Ruskin is deservedly the most popular man in the kingdom, this election does not give much *eclat* to the ex-Premier.

ILLINOIS ELECTION.

Official returns of the recent election for Congressman-at-Large, from all the counties in the State but Lawrence, give Beveridge, Republican, 136,441; Hayes, 136,884; majority for Beveridge, 19,557. Lawrence County will reduce Beveridge's majority about 200.

POLITICAL.

The St. Louis *Republican* gives a list of forty-nine Democratic papers in Missouri which favor the policy of making no Democratic nominations for the Presidency and Vice Presidency in 1872.

—The New York *Evening Post* thinks that the diaries of the more important officers in our National Government will prove to be among the most distinguished writers and respected political thinkers of our country" (probably Mr. George William Curtis) has recently been obliged to decline the office of Secretary of State from this consideration.

PERSONAL.

Anna Dickinson's lecturing receipts for the last two years alone have amounted to nearly $40,000.

—The Hon. C. L. Vallandigham's estate settles up worth over $100,000, which goes to his son Clement.

—Gov. Ritt Smith is in his 75th year, and his memory is so perfect that he can repeat most of the Psalms, and many other parts of the Bible. His wife, whom he married about half a century ago, is still his companion.

—At Pittsburgh, a few days ago, Miss Lodia Anderson was married by proxy to a Spanish nobleman named Fernandes de Gamines. A brother of the bride acted as the proxy.

—The Marchioness of Normandy, going for the first time from Sydney to Brisbane, capital of Queensland, Australia, of which the Marquis is Governor, was thrown out of her berth in a storm, and arrived at her new kingdom with a black eye and bandaged head.

—Louis Kossuth is living in a retired manner at Turin, Italy. He keeps himself thoroughly acquainted with the news of the day, does not believe in the International Society, but regards it as indicating a tendency toward a republican form of government in Europe; thinks that the troubles in Austria will result in the downfall of the house of Hapsburg; fears that Hungary will oppose German unity, will miss her opportunity of becoming an independent State, and will be subjected to a fate like that of Poland.

—It is rumored that the Grand Duke Alexis has requested an interview with various antagonists, labor-reformers, and spiritualists of America, and that the Russian minister, Mr. Catacazy, has made arrangements with Mrs. Victoria Woodhull, President of the National Reform Party, to hold the interview at her residence, in New York.

—Frederick W. Beetson, late of No. 194 Waverly place, New York, owned a favorite dog, and about three weeks ago, while playing with him, the brute licked Mr. B.'s lips. The same night the dog exhibited symptoms of being rabid, and, continuing to grow worse, was killed with poison three days subsequently. Two weeks ago Mr. Beetson complained of great pain in his head, had great horror of water, showed fear to an unusual degree, and was seized with spasms on drinking. A doctor was called to see Mr. Beetson, about ten days ago, and, learning the history of the case, administered the proper antidotes, without success, as death ensued on Friday.

—A citizen of Cincinnati, named Thomas Holtse, has just returned home after an unsuccessful search of many days along the shores of Lake Huron in quest of his wife's body, she being one of the passengers on the Ceburn. He travelled several hundred miles on horseback, on the American and Canadian shores, making careful inquiry at every point where there was any chance of bodies having been recovered.

—At a special meeting of the vestry of Christ Church, New York, on the 17th, the Rev. Dr. Ewer sent in his resignation as rector, and it was promptly accepted. Dr. E.'s tendencies to "Catholic" ideas, not only with reference to church ceremonies, but the sacraments also, were too strong, it seems, to be permanently repressed, and, in order to have a free field for their inculcation, he considered there was no alternative but to separate himself from the parish.

—The New York *Express* of the 18th says: "A portrait that was admired at the Lenox Art Gallery, last evening, of the collection of pictures belonging to Mr. Alexander White, of Chicago, and the collection will be thrown open to the public on Monday. It is no exaggeration to say that it embraces some of the best pictures that have been seen together for some time. Mr. White is evidently a gentleman of taste and refinement, and has collected his pictures with the closest critical eye and knowledge, and the result has been the collection of a number of works of art which, each one individually, represent the truest and best styles of the painter. Among the more notable pictures noted in a hurried examination of the collection are 'A Chapter from Parmeta,' by Geo. Broughton, a most exquisitely painted and conceived picture; a water-color by Meissonier, a marvellous little pen-and-ink sketch by poor dead-and-gone Zamoeni; a delicate pencil-drawing by Rosa Bonheur; together with works from the easels of Church, Achenbach, Bonnerveau, Desgoffes, Ed. Frere, Robie, Schreyer, Innes, Eastman, Johnson, Tonnimoelle, Vibert, and others well known in art, both here and in Europe. It is Mr. White's purpose to dispose of his collection at auction, several losses in the Chicago fire having necessitated such action, and an opportunity will be afforded the art-loving public of securing some of the rarest gems that have been offered for a long time."

MISCELLANEOUS.

A pompous but benevolent Bridgeport (Conn.) man has had his photograph neatly framed and sent on to the Wisconsin sufferers.

—The largest cotton mill in the world will commence operations in Norwich, Conn., in a few weeks. Its capacity is 125,000 spindles.

—The college photograph business has grown to be so extensive that leading photographers make great exertions to obtain contracts for the larger colleges. The seniors at Yale have awarded their contract this year to a Montreal artist.

—A Philharmonic Society is to be formed of the best musical talent in Kansas City, Leavenworth, St. Joseph, and Omaha.

—The British Government sends the following reply to the Irish Fenian Amnesty Association: "Her Majesty accepts and has acted on the principle that political offences should, when the danger arising from them has passed away, in conformity with the sentiment of the age, be treated with leniency; but the murder of Police-Sergeant Brett was not, in Her Majesty's judgment, a political offence, and still less can she consent to place in that category the conduct of those who by perjury and mutinous acts have brought disgrace on the profession of gallant soldiers. Her Majesty commands me to add that, while she recognizes the humane feelings which have suggested a prayer of this nature, she cannot but regret that it has been presented, as it might naturally raise hopes which could only end in disappointment."

—Russia teaches her soldiers to build railways, as well as to destroy them—making railway construction a specific branch of her regular military education. In 1869 a number of troops were sent to the different railroads for instruction, with a view to the ulterior formation of companies capable of building, destroying or managing railroads in time of war. During the coming evolutions these men will lay down rails to connect the Peterhoff and Warsaw lines. The distance is a little over five miles, and the work must be completed in ten days. What does all this training mean?

—The Boston *Shipping List* of the 18th, speaking of the late Arctic disaster, says: "The total number of vessels in the Arctic, including those under foreign flags, was 42. The latest reports show that their catchings up to the time of the disaster amounted to 18,185 barrels of oil, which was a very light average, but it more than cleared the Sabery. We estimate the amount of bone to be in the aggregate about 170,000 pounds. Of the above number 7 vessels are supposed to have escaped in safety (5 have arrived at Honolulu, strong fears are expressed for the safety of at least 11, with 3,700 barrels of oil on board, which we estimate at 33,000 pounds, supposing they all arrive in safety. We therefore consider the actual loss to be 35 vessels, 13,190 barrels of oil and 127,000 pounds of bone, and see no reason to hope that further advices will show it to be any less."

—Some amusement, and not a little consternation, have been caused by the discovery of an unintentional but troublesome error in the first section of the act of February 14, 1871, granting pensions to the survivors of the war of 1812. The act most explicitly requires each veteran of sixty days' service in the war, who applies for pension, to support the Constitution of the United States, and the surviving widows of such officers, and enlisted and drafted men, as took part in that war; kindly "provided, however, that such widows have not remarried." General St. John R. L. Shinner, late Assistant Postmaster General, one of the New York veterans, was the first to apply for and obtain the pension granted by the act, but declines to draw any further instalments of it until he knows the extent of the obligations he has unwittingly incurred by what he has taken up for amendment when Congress meets.

Improvements in the Reconstruction of the City.

To the Editor of The Chicago Tribune:

SIR: I have been a resident of this city about ten years, and have in that time admired the beauty with which it was being improved in its buildings and streets, but have never failed to note the amiable character of the buildings—this defect arising mainly out of the poor material used, and the rapid manner in which the buildings were reared, which I have always deemed very reprehensible, having frequently in conversation so expressed myself. In my observation of this defect, I have had the question and answer propounded as to where the fire limits extended. If there were any; to which inquiry I never received a satisfactory answer. The idea of a communication through the journals had often occurred to me, but was deferred through press of other engagements.

The calamity that has at length befallen the city is only what should have been met with sooner or later, owing to the improvidence of our citizens, and the exceedingly accommodating spirit that has prevailed with our Board of Public Works. That board, either through their anxiety to cater to popular feeling, and thereby secure votes, or, through more commendable motives, for the great desire to have the city grow in magnitude and population, has failed in its duty up to the present time. If such a course has been necessary for certain purposes, other certain objects are now so imperative that the most positive rigidness should be exercised. Self-preservation demands it, and the great future of this city demands it. This time has surely arrived, at this time, to show us the WAY (we are any additions to the ordinances that have been made in the same direction), and give the persons who have in charge the re-establishment of order, &c., the opportunity to work their field and open way, to so commence the work that the grandest, as well as most substantial city shall be commensurate to its dominance, of the city shall be commensurate to its dominance, of the

This ordeal of fire, in which individual suffering has been without parallel, and the material loss unequalled by anything the world's history gives any account of, either by the devastation of the elements or the effects of war, in a short space of time, but furnishes the lesson, though severe, that we must learn by. The experience thus hardly obtained, we must build for ourselves the great "Central City" of this continent; for, that it is to be a great city, the very existence of it must not be doubted. That city must be one of no mean striving for the ascendency—Chicago or St. Louis. I say let it be Chicago. The material greatness have been immense; but it required reconstruction upon a grander scale and more solid basis to make it all that is desirable, for, just as surely as the immigration to this continent continues from across the broad Atlantic, pacific and Atlantic, just so surely will that influx gravitate to the centre (as does the water to the deepest part), whence again to spread and cover the entire length and breadth of the land. If such, then, shall be the case, it is plain to see where that centre must be found. It remains with this generation, then, and at this very time, to so shape ourselves that we may achieve a part that can be done only by pursuing a wise and broad policy, and consulting well all points that present themselves, having for their object the promotion of the general good, irrespective of any individual interest that may be involved (as now there is no such interest to require especial fostering), though each particular one will receive more or less of the general good.

I think one of the most important improvements to be secured now is the owning by the city of all the territory on either side of the main river and its north and south branches, for a space on either side of, near to [illegible] hundred feet as Canal, Market, Kinzie, South Water, and such other streets as approach the river through out its entire length. It will give the power mentioned, to be kept for wharf purposes, except only where it is necessary to have elevators for storing and transferring of grain. Locate these at secure and convenient distances from each other. Make all railroads enter the city on this land, following along the bank of the river, and thereby secure the best facilities for the use of roads entering and following either branch of the river, and near enough to each other to make it convenient and accessible to pass to or from either to the other. That government, if it is the work of the General Government, to make breakwaters along the lake shore, to furnish a harbor for vessels, and have removed to this lake front all timber, coal, and wood yards. It is the work of the city to make the break-water above referred to, then let the work go on. As a compensation for this work, and for the use of docks and wharves, no person should be collected of each vessel discharging, or taking in the cargo of freight. By removing your lumber piles so the lake shore, from your middle, and place it on one side of the city, and over which the prevailing gales and winds blow, and you have the lumber, coal, wood, and coal yards at that point. Also the large amount of delay that is of so frequent occurrence by the passing to and fro of lumber and wood vessels, whose only business is to go in loaded and return empty, would be done away, and, for bridges, in this way, would be more useful to the transfer of people and property from either side of the river. All will be said that the cost of the undertaking, &c., would be great in the present crippled condition of things, but it is true, the cost would be less, and there would be considerable lasting substantial that the money would be squandered. But, even at the cost of a reasonable temporary sacrifice, to present treasury, we had better secure the conveniences and advantages to be derived therefrom than forego this opportunity.

That some general plan of improvement should now be adopted, to secure the demands that a century or two hence will require, doubtless all will admit is necessary; and that the defraying of the expense of this general plan should be distributed so that several generations to come may pay for some of the benefits that they, more than we shall enjoy, is also proper. Economy we need not hesitate on that account, but only to consider which is the best plan. There are many other matters to be considered, such as the gradual removal of all wooden buildings now in use, by limiting, within a given time, outside of the new fire limits soon to be adopted.

M.

CHICAGO, Nov. 20.

BOARD OF HEALTH.

The Death Rate for the Past Week—Small Pox Alarmingly Prevalent—Twenty New Cases Reported, and Two Deaths—Sanitary Condition of the Occupants of the Barracks—Report of the Sanitary Committee—Precautions for the Future.

There was no quorum of the Board of Health present yesterday afternoon, and so no meeting. The usual reports, etc., were in readiness, and are given below:

MORTALITY FOR THE WEEK.

The report of the Sanitary Superintendent shows the total number of deaths for the week ending November 18 to have been 113, besides 3 premature and 7 still-births. There was an increase of 6 deaths over the preceding week. There were 55 males and 58 females who departed this life. Among the chief causes of death were: Accident, 1; brain disease, 5; cholera infantum, 2; consumption, 7; convulsions (group, 5); diarrhœa, 4; dysentery, 2; scarlet fever, 5; typhoid fever, 17; heart disease, 4; old age, 2; pneumonia, 7; small-pox, 2; [illegible], 1. Of the 113, 21 deaths occurred, and on the 14th, 19. There were no deaths reported in the First, Second, Nineteenth and Twentieth wards; in each in the Fourth, Fifth and Seventh; the largest mortality being in the Fifteenth ward, where there were nine deaths.

The Superintendent remarks that the most marked change is in the increase by convulsions and pneumonia. There is nothing unusual in the causes of death, and the death rate is not high, taking all things into consideration. The number of deaths in the hospitals was not as great as last week.

SMALL-POX.

During the past week there were reported two cases of small-pox at No. 17 String street—one at No. 20 Cherry street; one at No. 793 West Lake street; four at No. 103 Newberry avenue; one at No. 24 Sloane street; one at No. 7 Thomas street, near Lincoln; one at No. 25 Grove street; one at No. 716 South Halsted street; one at No. 197 Fifth avenue, and one at No. 736 Larrabee street—in all twenty cases. The cases on Thomas street are Italians just arrived, who were passengers on the Allemania from Hamburg. For the last two weeks nearly all immigrants that have arrived here had come infected among them, and within the last week a number of cases came here, some remaining, and others going to various points in the Northwest. On Monday morning attention was called to a man disguised as a woman, suffering with small-pox, who was making his way to Milwaukee, but was stopped at the depot, from whence he was removed, as soon as possible, to the Small-pox Hospital. The Superintendent immediately called the attention of the railroad authorities to the fact, and sanitary policemen were directed to inspect all incoming trains having immigrants aboard. The baggage masters were also ordered to be inspected, and inmates vaccinated by the Sanitary Inspectors. A communication has been addressed to the Superintendent of the railroads, urging the vaccination of their employes. On Sunday a woman, suffering with small-pox, was brought from Wolfe Island to this city, taken to the Mercy Hospital, then to the County Hospital, then to a police station, and finally, to the office of the Board, and from thence to the Small-pox Hospital. The party who left her here, left her in a destitute condition, and by owing to the kindness of a woman that she was finally cared for, as no one could be induced to take her. The patient, suffering with mild varioloid, ran away from the Small-pox Hospital, and when the Steward attempted to bring her back, refused to go, and, having no one to assist him, the Steward could not compel him to return. It will be seen from the foregoing that in spite of all that has been done, there has been a decided increase in the number of cases, and there were thirty more reported than for the same time during the last four years. The two persons who died of the disease during the week had never been vaccinated. The superintendent urges vaccination and re-vaccination, as no one can tell when he will come in contact with infection. No new cases have occurred in the barracks, where vaccination and re-vaccination have been pushed with all the rigor possible.

HEALTH AT THE BARRACKS.

Although there are now about 5,500 inhabitants of barracks, there have been no deaths in them for the past three weeks. The general health at the barracks is better than in the crowded houses in various parts of the city. A number of such cases were reported during the past week, where the tenants positively refused the offer of the Shelter Committee to furnish them accommodations, and they were compelled to remove as a sanitary necessity. The barracks are being made more comfortable, and the sanitary arrangements are improved as fast as possible. Comfortable and substantial bunks are now being constructed at the Harrison and Halsted street barracks, which will be filled in a short time, and where the sick will be well cared for. There is also less typhoid fever in the barracks, proportionately, than in the crowded New York tenement-house system, and that there was more and more tendency on the part of committees in the cities still holding these funds, to distribute them through churches and independent benedictory associations.

In conclusion, we have to say that we consider the system of the Relief and Aid Society of Chicago as one of the best anywhere to be found, for the benefit of the "poor ye have all ways with you." And have used some little influence that the system should be retained, to secure the adoption of similar plans. But *special* emergencies require *special* appliances, and, as in many instances, the man for the situation is he that can throw theories to the wind, and, by energetic practice, achieve substantial results.

P. FRANKLAND.

CHICAGO, Nov. 21, 1871.

A Branch of the Cincinnati Soup House.

To the Editor of The Chicago Tribune:

SIR: Please announce to your readers that a branch of the Cincinnati Soup House has been established on Harrison street, in the northeast quarter of the block on the corner of Clark street avenue and that street. The nutritious compound will be served out to families in the neighborhood, as well as those living in the barracks, every day (Sunday's included), from 9 a. m. to 4 p. m.

B. FRANKLAND, Supt.

CHICAGO, Nov. 21, 1871.

REPORTS FROM THE COURTS.

CIRCUIT COURT.

OPERA BOUFFE SUIT.

A writ of attachment was sued out by Thomas Lynch against Albert Crosby, upon allegation that defendant is indebted to plaintiff in the sum of $40,075.12, of which sum $28,145 was for money loaned, and promissory notes for the balance, payable on demand, with interest at 10 per cent. for the use and labor. The defendant is charged as a non-resident, it being stated that he hails from Massachusetts.

INSURANCE CASE.

An injunction issued upon the prayer of William Grus & Co. (Grus and John O'Connell), tailors to restrain the Germania Insurance Company from collecting a $600 note given for a deferred on Lots 46 to 53 of Souerbry & Gray's subdivision of Block 29, in school Trustees' subdivision of Section 16, 39, 14, which, it is alleged, is to offset a policy upon which was a loss of $7,000.

SUPERIOR COURT.

ALLEGED BROKEN COVENANT.

William Fiedler was summoned as for breach of a covenant by Stephen Reusa upon a demand for $6,000 damages.

CASE.

An action on the case was commenced by Morris Hearn against James Wright, in which the damages are laid at $50,000.

ASSIGNMENTS.

Actions of assignment were commenced by:

Anthony A. C. Wells vs. William H. John T. and James M. Harper, demand $6,000.

Christian Meta vs. Nicholas Rhodes; demand, $2,000.

REAL ESTATE.

List of Instruments filed for Record on Tuesday, Nov. 21.

CITY PROPERTY.

Lot 48 in Block 9 of e 1-4, Sec 21, 39, 14, dated May 24; consideration, $600.

Emmanuel, west of Milwaukee av, n f, 22x118 feet, dated October 20; consideration, $600.

Canal st, 110 ft south of Van Buren st, e f, 22x150 feet, dated November 13; consideration, $6,500.

Lot 1 in Block 12, on Canal and Harrison sts, e f, 18 2-12x100 ft, dated Nov. 9; consideration, $7,425.

Second st, between Western av and Oakley st, n f, 25x125 ft, dated Nov. 20; consideration, $700.

Clybourn av, n w of Division st, n e f, 66 ft, running to LaBar st, dated Nov. 20; consideration, $5,000.

Lot 1 in Lot 1-2, Block 14, Sec 19, 39, 14, dated Oct. 14; consideration, $120.

Lot 16 of Block 1 of Hodges' Subdivision, in Sherman's e 62-4 Sec. 20, 39, 14, dated Nov. 20, 1868; consideration, $625.

Erie st, s f, 99 w of Kingsbury st, s f, 25x100 ft, dated Nov. 2; consideration, $1,000.

SOUTH OF CITY LIMITS.

Lot 39 of Block 11 of Lot 1-4 Sec. 29, 40, 14, dated Nov. 14; consideration $1,500.

NORTH OF CITY LIMITS.

Lots 24 and 25 in Block 1 in Orris Subdivision, s e 1-4 Sec. 7, 39, 14, dated Nov. 22; consideration, $750.

RELIEF FOR CHICAGO.

PARIS.

S. D. Warren, Erlanger & Co., Rothschild Freres and Fould & Co., of Paris, each subscribed 10,000 francs for the sufferers of Chicago. Eleven other firms and individuals gave each 5,000 francs; seven, 2,500 each; four, 2,000 each; three, 1,500 each; thirty-seven, 1,000 each. Up to November 8, Munroe & Co., of the Credit Mobilier, acknowledged the receipt of subscriptions amounting to 227,320 francs, or about $47,000.

LONDON.

LONDON, Nov. 18.—A despatch has been received from the State Department at Washington, thanking the Consuls of the United States in England and on the Continent for their efforts in behalf of the suffering inhabitants of Chicago. The circular says the American Government is gratified to see in the liberal responses to the appeals of its representatives abroad unusual evidences of international sympathy. The total amount of subscriptions for Chicago received at the Mansion House up to last evening is 448,800.

PHILADELPHIA.

Capt. Sam. E. Cross has received six boxes more of clothing, &c., for distribution among the poor of Chicago from the Ladies' Relief Association of Philadelphia. Joseph R. Hunter is President and Susie E. Claghorn is Treasurer. The worthy ladies have sent in all over twenty large boxes of clothing to Chicago, and are deserving of honorable mention.

PHILADELPHIA.

The Relief and Aid Society and the Bureau of Special Relief.

To the Editor of The Chicago Tribune:

SIR: In your report of the proceedings of the meeting held yesterday afternoon at the First Congregational Church, the reporter evidently misconceived the nature of my remarks, and as that misapprehension concerns others, I have deemed it best to request space for correction.

1. I said nothing whatever in regard to the general management of the Relief and Aid Society. The subject under discussion was the failure of the Bureau of Special Relief to accomplish the end for which it was created by the Relief and Aid Society.

2. I did not, in the most remote way, hint at or charge corruption. I have no reason for doubting the strictest integrity on

MONETARY AND COMMERCIAL.

MONETARY.

TUESDAY EVENING, Nov. 21.

Finance and business generally, were dull in the local markets to-day. The banks are still liberally supplied with loanable funds, but adhering to the usually safe rule of employing the money at the highest rates obtainable, and only taking care of large amounts of money are not "fretting," the responsibility is kept as desirable a one as the circumstances will permit. Under other circumstances than those existing, however, that the demand from the legitimate channels of trade to revive the mercantile interests of the country, is not yet sufficient to absorb the large capital, and as the present low rate of interest will be expected to take a higher figure, and as the present low rate of interest will be expected to take a higher figure, and as the present low rate of interest will be expected to take a higher figure

THE RELIEF WORK.

The Administration of Affairs at the Church of the Messiah.

Detailed Statement of the Workings of the Bureau of Special Relief.

Mode of Transacting Business—Efforts to Conserve all Feelings and Interests.

Why Some Applications for Relief are Neglected.

Interviews with Rev. R. Laird Collier and Louis Wahl, Esq.

In THE TRIBUNE yesterday morning was published a report of the remarks of several well-known clergymen of this city, with reference to the workings of the Bureau of Special Relief. As some of the statements involved an altogether wrong administration of affairs, a reporter was yesterday delighted to an interview with the Rev. Robert Laird Collier, Secretary of the Bureau, for such light as that gentleman could give. The reporter found Mr. Collier in the middle of his business—the somewhat ungrateful task of relieving distress. The room in which he was found was in the basement of his church. At the farther end of the room, in an enclosure, was seated Mr. Larned, who was continually calling out to somebody to sit down, and, from the frequency with which the injunction was reiterated, it appeared as if every one in the room had manifested the most determined objection to everything but perpendicularity. Mr. Collier sat at a little desk, while two or three assistants were scattered around at tables in the enclosure. The room was filled with applicants for relief, of both sexes, most of them plainly but neatly dressed. Everything presented a most orderly appearance. The reporter, amid a series of inquiries as to why he did not sit down, who he was, where he was going, and what he wanted, thrust upon him in such close order as to admit of no conceivable reply, reached Mr. Collier, and bending over, asked him if he could spare him a few minutes for an "interview" in an adjoining room. Mr. Collier left his table, and understanding what was asked of him, took the reporter into the order room, where the following conversation occurred, for the information contained in which the reader may render free due to the reverend gentleman, who submitted to the ordeal with exemplary patience and serenity:

THE INTERVIEW.

Reporter. Did you see the report of the meeting of the Executive Bureau in this morning's TRIBUNE?

Mr. Collier. Yes, I did!

Reporter. What is your opinion of it?

Mr. Collier. We have nothing to say about it.

Reporter. Is not this the Special Relief Committee referred to by the gentleman at that meeting?

Mr. Collier. Their committee acting here was elected by that bureau. We are their servants. They have made no complaint at all.

Reporter. Not officially?

Mr. Collier. Not at all. The first we saw of any complaint was in the paper this morning, and I am the only member of the committee who has seen it, and I saw it incidentally, and we have nothing to say to it.

Reporter. Do you suppose that any of the charges made are correct?

Mr. Collier. Well, I say I can't say nothing but what was in THE TRIBUNE. What are the charges? The first is that we have red tape, and my humble opinion is that we have not enough of it to protect the very sacred trust. The Executive Committee of the Relief and Aid Society, and all the men who have come here, have given their time without stint and without pay, and are of the sacred conviction that we must protect ourselves still more, or we will be swamped, and our funds swamped, and our hard-won God broken down, and judgment-day annulled.

Reporter. Do I understand that all the gentlemen here are working voluntarily?

Mr. Collier. Yes, except the clerks and horse who we are paying $3 a day. There is no member of the committee who is being paid.

Reporter. That is, all the clerks you employ are paid?

Mr. Collier. Not at all. Everything passes under the eyes of E. C. Larned and R. L. Collier.

Reporter. The clerks have you in your employ?

Mr. Collier. We have—there was nothing about the clerks in the statements this morning. Here a lady came up and spoke to Mr. Collier for a few minutes, in reference to an application that had been made by her for relief for a woman whose name she had neglected to give. There is a case in point; that lady wants us to give relief to a person whose name she did not furnish, and I suppose I see a note, telling her that the name must be given. About this meeting over there—

Reporter. There seems some very respectable gentlemen there—the Rev. Mr. Morgan, of St. Mark's.

Mr. Collier. We have received, I should think, more applications, in a more irregular way, from him than any name that is given to us.

Reporter. Don't you think that is owing to his having a large district?

Mr. Collier. The Rev. Mr. Tuttle applied to us for work to do, and we could not grant it. One of the other reasons why they were not pleased with the action of the committee is this: Mr. Tuttle made application for $200 for his sister-in-law, and we declined to give it. We have some of the biggest cases and heaviest bulls to fire into some of those fellows—

Reporter. The scrubbads, as you call them—

Mr. Collier. When the time comes.

Reporter. There is one thing I want to get at. Can you give an ideal of your system of doing things?

Mr. Collier. It is not judicious to make anybody mad. It is a good work, and we want to conserve all feelings and interests.

Reporter. What is this about the clerks?

Mr. Collier. The clerks have nothing to do with it.

Reporter. The statements made were to the effect that cases of destitution, where immediate help was needed, were rejected because the applications were not made out in regular form.

Mr. Collier. How can we help it? What do they suggest?

Reporter. I will give you an instance. Mr. Tuttle mentioned the case of a woman who was very ill, and who, without immediate assistance, was liable to be a candidate for Oakwood. He sent an application for relief for her, signed by him-self and her attending physician. Four days afterward he received a bill for it by mail, with a request that it be made out in "regular" form.

Mr. Collier. What did he suggest?

Reporter. Don't you think an application of that kind ought to be sufficient?

Mr. Collier. Suppose there are a great many people waiting for relief at 1 o'clock. The time of closing hour of the manager—

Mr. Collier. We each do anything. They have to wait—just as one what a crowd there is here now. If we stop to get through with them, where would we be?

Reporter. They will have to wait until half-past 1?

Mr. Collier. Until 2 o'clock. Why don't they come over and help us, and stay here and go through with it—give their time to it. Any person will be acceptable on this committee that the Executive Board approved of. I would like to get off and have some study time, my place. I have never been so miserable in health in all my life, as during the two weeks here. It is work which the Executive Committee and those here think I have some little faculty for, or I would gladly leave it—give it up. I have avoided passing an application. I am the only member of the committee whose name does not pass for anything on an application. Even my own people have had to go to some one else. Mr. Larned represents one section of people, Mr. Wahl another, Mr. Caulfield another, and their names are recognized on applications, and all I, the Secretary, have to do, is to see that the application is in form, so that the order clerk cannot make a blunder, and simply put my name to the application to show that it has been attended to. Mr. Wahl, Caulfield and I, the duties are simply clerical. I do not pass upon applications. I have avoided it, because I was a minister. The pain in the city that I have already been treated with the greatest consideration. Their applications, I understand, Mr. Collier, that every application has to be investigated by the visiting committee?

Mr. Collier. No, we do not have any, except incidentally. For instance, a young lady came this morning there—a communicant of a Catholic clergyman. We found she was an utter stranger, and ought to have sympathy and acquaintance. We asked what it meant, that ladies of our committee to be good enough to visit her and get her into pleasant quarters, and how to get her out of the street. We do not go back on the clergyman's signature in any case whatever, unless it is apparent on the face that the clergyman has been hasty in order to get rid of the applicant.

Reporter. Are you acting at all under instructions from the Executive Committee?

Mr. Collier. Altogether.

Reporter. You do nothing on your own responsibility?

Mr. Collier. Not at all. Mr. Larned comes from them with instructions, and we have to do them or do that. We would be in endless confusion if we did not. Look at all these districts all over the city doing the same work. Here is a room, and a son is aged, or infirm, or the circumstances of the family are such that they cannot apply to their district they come here. Now, we must produce ourselves against duplicating the work of these districts at the very outset. That is all our red tape means. I do not suppose I can speak on behalf of the committee, but we are entirely satisfied, so far as I know, of the help we have given, with the working of the committee, with the checks, the large force we have had applied, and have picked them. We have tried and tried, until we have picked men for the work who are doing it in the most admirable, wholesome manner. No person has anything to speak to a clerk; they speak to us. They are behind us, within call. We locate ourselves differently from that.

Reporter. I would like you to give me an idea of your system. Suppose an application is made by a clergyman, what do you do?

Mr. Collier. Have you seen our form of application?

Reporter. No.

Mr. Collier. (to a clerk) Get one. (The form of application, in addition to stating that the office of the Executive Special Relief, an auxiliary of the Relief and Aid Society, and all the Church of the Messiah, contains the following: "This certificate is not valid unless personally known to, who suffered by the late fire, and formerly resided at No. —, and now resides at No. —, and is worthy of relief, and I recommend the following.

Beneath this is a blank space for the specification of articles desired, and the following conditions are required to be answered by every applicant: "Are you in your own house? Are you a present and former occupant? Rate of weekly rent received? Are you married or single? Number of children? Are you receiving aid from any source? Have you applied elsewhere? What you applied to the depot, in the district in which you reside, for relief, if not, for what reason?

Mr. Collier. The last question turns away many women and women who have been here at least as well to go to the district in which they live, have families who can walk, and if they are turned away, and have to walk, the distance is a Sahara of them toil so that they have been told that they applied to the depot, and that the Messiah, and they could get nicer things. They come here and make their application, and if we are satisfied of it, we send them out of the city who live. Some, when we ask them if they have been looking for work, say, "No; we were told to come here and we could get better aid and more of it."

Reporter. Is there a kind of an answer which you think is sufficient ground for giving relief in these cases?

Mr. Collier. Staleness in the family, sickness, or a woman about to be confined. We have had no such cases, where they must have relief in order to go to work, that we have not relieved. We have had 20 cases where cease delicate confinement. We had made this bureau absolutely necessary, aside from the ordinary work.

Reporter. All you require is the signature of a physician, or a delegate from a benevolent association?

Mr. Collier. That is all. We never go back on that if the questions above are properly answered. The number of application is about 1,000 that have passed over to the order clerk, who makes out the order for the amount, and then it comes in here. The next room is the store room. If a man says, "I want a pair of pants," Mr. Fit will fit him. A lady wants a dress or underclothing we try to accommodate her. We have a room where we try to treat many applicants. Here, as you see, there are a number of people waiting for their orders to be filled. Three clothing, the last bureau. It is not good, and ought to begin to do the work. They will have to work this evening if they don't catch up.

Reporter. Those are some very respectable gentlemen there—the Rev. Mr. Morgan, of St. Mark's.

Mr. Collier. Yes.

Reporter. Between the time of application and the time they get the orders, how long a time is it?

Mr. Collier. About 20 minutes, if everything is all right.

Reporter. Is there any necessity for a longer delay?

Mr. Collier. The men work as fast as they can write. If a person is unable to answer the questions, the orders are not given them until the applicant is able to answer. I have not on the committee, but for myself I have never seen more efficient, gentle, patient, gracious set of men and women than the committee. Mr. Larned is one of the most just, quiet, self-possessed gentlemen and lawyers I have ever met. I have learned to revere the man, he is just and impartial, and patient. He takes the greatest burdens, and he bears humbly to explain and make sympathy for every body.

[The reporter here showed Mr. Collier a paragraph complaining of the views of the Executive Committee, expressed at the meeting on Monday, with reference to the discretion on the part of the Bureau.]

Mr. Collier. I doubt whether he meant the bureau by that. He might have meant the departments elsewhere in the city.

Reporter. I understand that the meeting there was to consider this matter, especially.

Mr. Collier. Because when Bartlett has been in we have had a good loving time. I have given him money for applications he has made. I think he could not refer to this bureau. I do not think any of our lawyers have given way. I do not know that the committee have complained. I should think he did. I think he must mean the other bureaus. I do not think in the great reason why we could not keep our tempers. I am certainly not, and find great fault with myself if I grave way with the people.

Reporter. It is charged by some people that there is a great deal of extravagance in distributing the funds, and that the machinery for running the department is a great deal too costly for the good it does.

Mr. Collier. I do not know. That is what we are trying to guard against. You see our treasurer here to-day, and we have enough to do with our work. The fellows are working all the time. And can't talk beyond our own department.

Reporter. How many applications have you received in a day?

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Why Some Applications for Relief are Neglected.

Interviews with Rev. R. Laird Collier and Louis Wahl, Esq.

In THE TRIBUNE yesterday morning was published a report of the remarks of several well-known clergymen of this city, with reference to the workings of the Bureau of Special Relief. As some of the statements involved an altogether wrong administration of affairs, a reporter was yesterday delighted to an interview with the Rev. Robert Laird Collier, Secretary of the Bureau, for such light as that gentleman could give. The reporter found Mr. Collier in the middle of his business—the somewhat ungrateful task of relieving distress. The room in which he was found was in the basement of his church. At the farther end of the room, in an enclosure, was seated Mr. Larded, who was continually calling out to somebody to sit down, and, from the frequency with which the injunction was reiterated, it appeared as if every one in the room had manifested the most determined objection to everything but perpendicularity. Mr. Collier sat at a little desk, while two or three assistants were scattered around at tables in the enclosure. The room was filled with applicants for relief, of both sexes, most of them plainly but neatly dressed. Everything presented a most orderly appearance. The reporter, amid a series of inquiries as to why he did not sit down, who he was, where he was going, and what he wanted, thrust upon him in such close order as to admit of no conceivable reply, reached Mr. Collier, and bending over, asked him if he could spare him a few minutes for an "interview" in an adjoining room. Mr. Collier left his table, and understanding what was asked of him, took the reporter into the order room, where the following conversation occurred, for the information contained in which the reader may render free due to the reverend gentleman, who submitted to the ordeal with exemplary patience and serenity:

THE INTERVIEW.

Reporter. Did you see the report of the meeting of the Executive's Bureau in this morning's TRIBUNE?

Mr. Collier. Yes, I did!

Reporter. What is your opinion of it?

Mr. Collier. We have nothing to say about it.

Reporter. Is not this the Special Relief Committee referred to by the gentleman at that meeting?

Mr. Collier. Their committee acting here was elected by that bureau. We are their servants. They have made no complaint at all.

Reporter. Not officially?

Mr. Collier. Not at all. The first we saw of any complaint was in the paper this morning, and I am the only member of the committee who has seen it, and I saw it incidentally, and we have nothing to say to it.

Reporter. Do you suppose that any of the charges made are correct?

Mr. Collier. Well, I say can't say nothing but what was in THE TRIBUNE. What are the charges? The first is that we have red tape, and my humble opinion is that we have not enough of it to protect the very sacred trust. The Executive Committee of the Relief and Aid Society, and all the men who have come here, have given their time without stint and without pay, and are of the sacred conviction that we must protect ourselves still more, or we will be swamped, and our funds swamped, and our hard-won God broken down, and judgment-day annulled.

Reporter. Do I understand that all the gentlemen here are working voluntarily?

Mr. Collier. Yes, except the clerks and horse who we are paying $3 a day. There is no member of the committee who is being paid.

Reporter. That is, all the clerks you employ are paid?

Mr. Collier. Not at all. Everything passes under the eyes of E. C. Larned and R. L. Collier.

Reporter. The clerks have you in your employ?

Mr. Collier. We have—there was nothing about the clerks in the statements this morning. Here a lady came up and spoke to Mr. Collier for a few minutes, in reference to an application that had been made by her for relief for a woman whose name she had neglected to give. There is a case in point; that lady wants us to give relief to a person whose name she did not furnish, and I suppose I see a note, telling her that the name must be given. About this meeting over there—

Reporter. There seems some very respectable gentlemen there—the Rev. Mr. Morgan, of St. Mark's.

Mr. Collier. We have received, I should think, more applications, in a more irregular way, from him than any name that is given to us.

Reporter. Don't you think that is owing to his having a large district?

Mr. Collier. The Rev. Mr. Tuttle applied to us for work to do, and we could not grant it. One of the other reasons why they were not pleased with the action of the committee is this: Mr. Tuttle made application for $200 for his sister-in-law, and we declined to give it. We have some of the biggest cases and heaviest bulls to fire into some of those fellows—

Reporter. The scrubbads, as you call them—

Mr. Collier. When the time comes.

Reporter. There is one thing I want to get at. Can you give an ideal of your system of doing things?

Mr. Collier. It is not judicious to make anybody mad. It is a good work, and we want to conserve all feelings and interests.

Reporter. What is this about the clerks?

Mr. Collier. The clerks have nothing to do with it.

Reporter. The statements made were to the effect that cases of destitution, where immediate help was needed, were rejected because the applications were not made out in regular form.

Mr. Collier. How can we help it? What do they suggest?

Reporter. I will give you an instance. Mr. Tuttle mentioned the case of a woman who was very ill, and who, without immediate assistance, was liable to be a candidate for Oakwood. He sent an application for relief for her, signed by himself and her attending physician. Four days afterward he received a bill for it by mail, with a request that it be made out in "regular" form.

Mr. Collier. What did he suggest?

Reporter. Don't you think an application of that kind ought to be sufficient?

Mr. Collier. Suppose there are a great many people waiting for relief at 1 o'clock. The time of closing hour of the manager—

Mr. Collier. We each do anything. They have to wait—just as one what a crowd there is here now. If we stop to get through with them, where would we be?

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Mr. Collier. I do not know. That is what we are trying to guard against. You see our treasurer here to-day, and we have enough to do with our work. The fellows are working all the time. And can't talk beyond our own department.

Reporter. How many applications have you received in a day?

Mr. Collier. Fifty that we pass on. We use up to 1,500, these being special cases. We have given them a great deal of courtesy and consideration, and think that we have been as free as the circumstances would admit. Bartlett and all through here. Do you understand? Do you understand this whole matter?" "Yes," said he. "Well, then," said Mr. Dexter, "you are the very man I have been looking for." Said he, "You believe you can run that thing. The men that are there are working and trying to run it, and don't seem to run it right, you think. Do you believe you can do it? If so, I will have you there in 15 minutes. I'll take you over in my buggy, and put you at the head." "No, no," says the clergyman, "I can't; I can't give my time to it." "Well," says Mr. Dexter, "do you know of any one having your ideas who can run it?" "No," was the reply. "Well, says Mr. Dexter, "you get out of here. Leave. You can't render any assistance. You can criticise, but you can't help do the work." I think Bartlett would give a thousand dollars, and I would do the same, to get out of here and get some one to take our places. I have given my time to it from morning to night. It was a mere accident that I came here. It happened to be on the Relief Committee, and this thing was pressed on me, because nobody else knew how to go at it. It has been brought about slowly. We tried to do it in a way, and came near swamping, and we tried it in a different way, and it's working beautifully. As Rev. Mr. Peterson, a clergyman, on the North Side, has never sent an application here that has not been honored instantly, because the questions were answered deliberately with courteousness, and propriety, and in every instance, without exception, relief has been granted. In the same way, I think, Mr. Larned and Mr. Sullivan, and Bishop Foley have sent in a great many. I don't think there is a single instance—there may have been—where it has not been finally granted. I might mention other gentlemen in the city whose application is because correct have been also honored. Others again will send a silver paper to have on your finger, giving no reason for their confinement, and then we come to question the applicants, we find them generally not such people as we want to attend to. Do they suppose that with the signature of a clergyman it will be sufficient? Mr. Larned says it won't go with him, and don't think there is any complaint. I have not heard of the Executive Committee thought that the only fault was that we were too often down here—too quick-hearted. There has been no case discussed in the Executive Board. It has been that we were inclined to be too quick in relief—not sufficiently guarded in granting requests for people. That has been no fault. You take a work of this kind, and it is inevitable that there will be some cases insufficiently attended to, and the committee have been exceedingly sorry in every instance. They know who the committee are over there.

Reporter. How many employes have you in your branch—men that you are paying?

Mr. Collier. We have two entry clerks, three order clerks, two messenger boys.

Reporter. Is that all?

Mr. Collier. Yes.

Reporter. How many gentlemen are engaged here altogether, paid and unpaid?

Mr. Collier. Those who are paid I have given you. Then there is Mr. E. C. Larned, Louis Wahl, R. L. Collier, Caulfield, E. P. Goodwin, Mr. Joseph Medill, and myself, who have acted on the committee.

Reporter. What hours do you keep?

Mr. Collier. From 9 o'clock until 1 o'clock we receive applications, and p